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ABSTRACT

A survey on education and training for work in micro-enterprises was conducted in Lome, Togo in 1989. Data were collected through a number of sample surveys, structured interviews with owner-operators of enterprises, from apprentices, and through "cameo" studies by local collaborators for each activity covered in the study. Results of the research show that the informal sector is a vigorous part of the economy in Lome. It is largely the outcome of training from within, usually in the form of traditional apprenticeship. Micro-entrepreneurs follow different paths to self-employment, but education and apprenticeship are increasingly the first two steps in their careers. These business people possess a wide variety of technical and other skills not usually acquired in schools. Educational levels of entrepreneurs and apprentices have steadily increased over the years. Length of schooling, itself determined by sex, year of birth, and family background, explains to some extent choice of trade, use of technology, relative success, and interest in further training. About 15 percent of the Lome labor force receive apprenticeship training. Women in the system have fewer educational and training opportunities and fewer trades from which to choose. The study concluded that intervention to improve the apprenticeship system should be approached cautiously, if at all, making sure that help is wanted and that it improves a relatively successful system. (Fifteen tables and 11 charts are included in the report. Appendixes include the survey methodology, activity reports and statistics, the research team and their responsibilities, and 10 references.) (KC)

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DISCUSSION PAPERS DOCUMENTS DE TRAVAIL
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Discussion Paper No. 31

Skill Acquisition and Work in Micro-enterprises: Evidence from Lomé, Togo

by

Fred Fluitman and Xavier Oudin

Vocational Training Branch
International Labour Office
CH-1211 Geneva 22

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A Joint Study of the World Bank, the International Labour Office and the Development Centre of the OECD

Discussion papers are preliminary material intended to stimulate critical discussion and comment

December 1991

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EXECUTIVE SUMMARY

This paper presents the results of a survey carried out in 1989 in Lomé, Togo, on skill acquisition and work in micro-enterprises. The survey is one of several undertaken jointly by the World Bank, the ILO and the Development Centre of the OECD in sub-Saharan Africa to trace and explain the careers of micro-entrepreneurs in selected trades and to investigate their role as trainers of apprentices.

Interest in the subject is associated with problems facing a large majority of labour market entrants for whom there is no chance ever of wage-employment in the modern sector of the economy. It is a major challenge to prevent their marginalisation and indeed to enhance productivity and output as well as the working conditions of people who end up in the informal sector. The study is intended to assist governments and development agencies in designing and implementing pertinent education and training policies.

Results of the survey leave no doubt that the informal sector in Lomé is alive and well, a heterogeneous phenomenon capable of growth and diversification. This is largely the outcome of training "from within", notably in the form of traditional apprenticeship as commonly practiced by Lomé artisans, be they male or female. Micro-entrepreneurs follow different paths leading to self-employment but education and apprenticeship are increasingly the first two steps in their careers. Micro-entrepreneurs possess a wide variety of more or less important technical and other skills not normally acquired in schools.

Education levels of entrepreneurs and apprentices have steadily increased over the years. The length of their schooling, itself determined by sex, year of birth and family background, explains to a large or lesser extent, choice of trade, use of technology, relative success, interest in further training and trainability.

Traditional apprenticeship is relevant, effective and efficient; it absorbs large numbers of young people beyond childhood, around 15 per cent of the Lomé labour force; it complements basic education and substitutes for formal vocational training; it is self-financing and self-regulating. Alas, it is not in all respects a perfect system nor certain to survive the enforcement of restrictive regulation; survey results suggest, however, that constructive intervention is not unwanted.

Women are disadvantaged in that they have fewer education and training opportunities and fewer trades to choose from. It is not evident however that increasing access to education and training will cause women in large numbers to take up activities believed to be in the "male domain".

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CHAPTER I: INTRODUCTION

Background

Policy makers and labour market analysts concerned with the problems of developing countries increasingly make reference to the informal sector as distinct from the traditional rural economy and the modern sector. Usually quick to admit that there are grey zones between the sectors, they consider the term a convenient shorthand in trying to cope with stark differences, even dualism in economic behaviour.

Informal sector activities are typically carried out in small units, micro-enterprises, established, owned and operated by one or a few individuals with little capital; the activities are usually labour-intensive and result in low-quality but relatively cheap goods and services; micro-enterprises tend to have limited access to infrastructure and markets for inputs and outputs. Mainly an urban phenomenon, the informal sector is growing rapidly and is increasingly appreciated for its capacity to absorb large numbers of workers who have been unable to secure or hold onto jobs in the modern sector.

The informal sector encompasses most branches of manufacturing, construction, trade and commerce, repair and other services. Informal sector workers are engaged, among many other things, in making tables and beds, pots and pans and beer; they repair watches, cars and radios; they write letters, lend money, run restaurants and barber shops on the side of the road; they transport goods and people in taxis or on their motorbikes; they sell cigarettes and razor blades by the piece.

The modern sector in most African countries cannot absorb more than a small fraction of those who enter the labour market year after year. The two main reasons are the relatively small size of the wage economy and the rapid growth in the number of labour force entrants. In some low-income countries, there are more labour force entrants per year than the *total* number of modern sector wage jobs. This situation which may have existed all along has recently become more visible and acute. On the supply side, the numbers of educated youth have increased sharply. On the demand side, economic crisis has reduced the number of job openings and has led to lay-offs in many countries, particularly among

workers in the public sector. Job seekers, including the educated, are therefore forced, in large numbers, to take up subsistence farming or to seek employment in the urban informal sector.

Considerable concern about these trends has led to questions being asked about the relevance of education and training: are schools doing enough to ease the transition of young people into the world of work, or rather, could schools and training institutions do more to enable labour market entrants to make a decent living? At the same time, doubts have been raised about the internal and external efficiency of formal training programmes which seem to reach relatively few people and prepare them at high cost for jobs which do not exist. When these questions and these doubts are addressed, it appears that policies and practices towards promoting skills for work in micro-enterprises are often based on inadequate knowledge and conventional wisdom.

Against this background, the World Bank, the International Labour Office (ILO) and the Development Centre of the Organisation for Economic Co-operation and Development (OECD) agreed to undertake jointly and with support from a number of bi-lateral donors, a research project on education and training for skills and income in the urban informal sector in sub-Saharan Africa. An initial outline of scope, objectives and methodology was presented and discussed at a seminar, entitled "The Informal Sector Revisited", organised by the OECD Development Centre, (Paris, September 1988). The study which was to cover cities in several countries, including Togo, was launched early in 1989.

Aims and Objectives of the Study

The study's main objective is to assist governments and development agencies in promoting additional output, productivity and employment in micro-enterprises through improved education and training policies and practices. Promoting output, productivity and employment in micro-enterprises is necessary to prevent large-scale marginalisation among increasing numbers of people who have no alternative but to work in the informal sector.

The study's more immediate aim is to reach conclusions about skill acquisition that have practical relevance. The focus is therefore on understanding how micro-entrepreneurs, men and women, have arrived where they are and how they acquired their skills; how and why skill acquisition varies among and within trades; what is the nature and the extent of traditional apprenticeship; how education and training and being successful in business are related; what micro-entrepreneurs have to say about the importance of skills; and whether or not they are interested in further training.

These questions have not been addressed earlier in a major comparative study of this kind. As concerns Lomé, however, the study may be seen as a sequel to the pioneering 1978 survey by Nihan et al. on the role of the "modern" informal sector in providing training, employment and income. Although focus and coverage of the earlier study limit scope for

comparison, it is worth recalling one of its major conclusions, namely about the significance of traditional apprenticeship, and a recommendation that such apprenticeship be accorded more attention in the design of training policy.

It should perhaps be stressed that the present study is *not* about the informal sector per se. Research already undertaken, e.g. by the ILO under its World Employment Programme has been largely successful in putting the informal sector on the map even if questions such as about precise boundaries continue to interest scholars. Nor does this study dwell in any detail on demand questions such as whether training for work in the informal sector should be for one or rather another combination of trades; it is assumed that training, if well conceived and administered, is likely to serve useful purposes and respond in a flexible manner to changing needs and opportunities.

Methodology

Data were collected in 1989 through a number of sample surveys of micro-enterprises in selected African cities, including Lomé. Structured interviews were conducted with owner/operators of enterprises involved in diverse activities to uncover, among other things, their job and training histories and their role as trainers of apprentices. The same basic questionnaire was used in the various surveys and the same data processing procedures. A separate questionnaire was used to obtain supplementary information from a sample of apprentices.

Before doing any interviews, quick "cameo" studies were undertaken by local collaborators for each activity covered in the study. Following a common outline, these mini-studies were mainly meant to provide insights about context and peculiarities but also to serve as a tool in sampling and for the training of interviewers.

Samples were stratified to arrive at sufficiently large numbers of entrepreneurs and apprentices, if any, for at least ten relatively common trades, carried out by men and women, requiring a certain degree of technical skill and allowing for the application of technology at different levels. In the absence of census data, area sampling was used so that respondents would be representative of their trade. More details on methodology are presented in Annex 1.

Work was organised so as to involve local researchers and institutions as much as possible. This would enhance awareness of the context and chances of results being taken a step further; it would also transfer skills in undertaking such surveys to the countries concerned.

In the case of Lomé, field work and data processing were carried out by the Directorate of Studies, Research and Planning (DERP) of the Ministry of Technical

Education and Vocational Training. The "cameo" studies were sub-contracted to local university staff. As agreed in advance, the DERP, with minor assistance, undertook its own analysis of results and presented its final report and a volume on survey methodology at a national seminar (Kpalimé, 26-30 November 1990) to representatives of various ministries concerned, as well as non-governmental agencies and informal sector artisans.

In October/November 1991, the DERP, this time without any external assistance, repeated the survey using precisely the same methodology and questionnaires, to interview 470 entrepreneurs and 74 apprentices in 10 trades other than those covered in the study which is the subject of this report.

Outline of the Report

Following these introductory remarks, Chapter II contains a summary of the context in which survey results and their implications should be considered. In Chapter III, findings are presented under three main headings: the entrepreneurs, the enterprises, and apprenticeship. Major findings by trade and comprehensive statistics on which the tables and graphs included in the main text are based, are included in Annex 2. Chapter IV does not go much beyond drawing major conclusions as it was not expected of individual country studies to suggest that governments adopt certain strategies. Another output of this project, however, summarises findings for a number of West African countries and recommends specific policies and interventions.

CHAPTER II:
THE MACRO-ECONOMIC CONTEXT

Togo is a small francophone country, an area of 57,000 square kilometres, lying between Benin and Ghana in West Africa. The country had 3.6 million inhabitants in 1990 and is relatively poor with a per capita income estimated at around US$400. Lomé, on the Gulf of Guinea, is the national capital.

The Economy

Togo's economy depends primarily (34 per cent of GDP) on the production of food crops (in normal years the country is self-sufficient) and a limited number of export crops (cotton, coffee and cocoa). Mineral production consists almost entirely of phosphate rock, all of which is exported. Manufacturing, largely light industry for local and regional markets, represents around 10 per cent and the commercial sector roughly 20 per cent of GDP.

There is an important urban informal sector in Togo. Private sector manufacturing, construction, commerce and personal services are largely in the hands of tens of thousands of micro-entrepreneurs, including many women, working alone or with a few apprentices in temporary structures or out of households. Few of these entrepreneurs have official diplomas; their technology is often rudimentary but they keep most of the country's cars going, to give just one example. Their productivity and incomes are generally - but not always - low; this is hard to verify, however, because few keep books of any kind. Informal sector enterprises in Togo are often registered and many pay the *patente* business tax and market fees. They are subject to a surprisingly wide range of regulations, but since these are hard to implement, they are generally left alone by the Government.

Structural Adjustment

Since 1983 when the country faced financial collapse, Togo has been engaged with IMF and World Bank support in wide-ranging economic reforms. Successive structural adjustment programmes were to provide the basis for substantial growth: a reduction in

balance of payments and fiscal imbalances, public enterprise reform and increasing returns to cash crop producers. Growth rates rose except for 1986-87, and in the period 1988-90, Togo emerged as one of Africa's strongest performers.

Since 1990 Togo has been going through a process of political changes following repeated manifestations of popular resistance to undemocratic government. These changes have had a negative impact on the national product and uncertainty is likely to upset growth prospects for the immediate future. It may nonetheless be assumed that the country's development strategy continues to be guided by two broad objectives; first, an acceleration of economic growth through an improvement in productivity and the strengthening of economic management and, second, a better distribution of the benefits of growth through a greater emphasis on social objectives in macro-economic and sectoral strategies and the promotion of women in development.

Human Resources

Togo's *population* of 3.6 million (1990) has an average life expectancy of 53 years. Half of all the people are under 15 years of age. The country's population growth rate of 3 per cent per year hides a significant rural exodus: rural population growth is 2 per cent per year, while that of the urban population is over 6 per cent. Migration is mainly towards the already urbanised Maritime region in which Lomé is located.

The country's *labour force* of around 1.4 million in 1989 is predominantly rural with almost one million people involved in subsistence activities. Most of the urban labour force is active in the informal sector. Modern sector wage-employment, now less than 6 per cent of the labour force, declined from 88,000 in 1981 to 80,000 in 1985 and further to 76,000 in 1989, mainly as a result of public enterprise reform and a recruitment freeze for the civil service.

The annual increase in the labour force is currently around 50,000. It is estimated that in the coming years *at best 4 per cent of those who enter the labour market will find wage-employment in the modern sector;* between 32 and 48 per cent are expected to find work in the non-agricultural informal sector and the remainder, between 48 and 64 per cent, in subsistence farming.

Education and Training

Togo's general education system which is under the Ministry of National Education and Scientific Research, has over the years been seriously affected by economic recession and weak management. There are major imbalances in access to schooling, in particular as regards women and rural dwellers; expenditure is concentrated on personnel and oriented towards secondary and higher education.

In 1989, just over half a million pupils were in primary school, 78,000 were enrolled at the lower and 14,200 at the upper secondary level and just over 6,000 at the tertiary level. Enrollment rates have now almost returned to their level of around 1980. On average, three out of four children enter primary school. The net enrollment rate for primary education, i.e. the proportion in school of the corresponding age group, is around 65 per cent, higher in Lomé but much lower (30 per cent) in the north of the country. Repeater rates in Togo are exceptionally high. Illiteracy for those over 12 years of age is estimated to be 64 per cent (77 per cent for women, 48 per cent for men).

The Ministry of Technical Education and Vocational Training (METFP) is the main provider of formal training programmes in Togo. Technical education, in the French tradition, comprises formal and largely theoretical, 3-year programmes in Technical Colleges (CET, at lower secondary level), Technical Lycées (LT, at upper secondary level) and a number of other upper secondary, post-secondary and degree programmes of specialised institutions and the University. Overall, in 1987/88, the public system accommodated approximately 3,800 students (1,048 in CETs and 2,700 in LTs) compared to 4,500 in 1980/81. Private technical institutes enrolled some 2,400 students (1,900 at lower and 500 at upper secondary level). Women represent only 11 per cent of all enrollments.

Vocational training (formation professionnelle) is much more practical in content and, in theory, is oriented towards the job market. The Togolese government supports vocational training mainly through the National Centre for Vocational Upgrading (CNPP), a semi-autonomous body under METFP; its mandate is to improve skills of workers already employed and to provide initial training to apprentices including those of the informal sector. The CNPP has so far been incapable, however, of catering to more than a small fraction of their target group.

Some vocational education and training programmes are also organised by other ministries, notably the Ministry of Rural Development. A relatively large number of private agencies, some for profit, others non-profit, offer a range of industrial, commercial and secretarial training courses. So far, only 15 of these institutions have been recognised by METFP and obtained licenses to operate.

There is some recent evidence to suggest that many graduates of technical education are unemployed and for years employers have complained that those they recruit are of not much use. Hence, METFP is taking steps to reorient the national training system to make to make it more relevant and cost-effective. This implies, among other things, greater involvement of employers and relatively less emphasis on academic examinations in favour of a trade testing and certification system vetted by professionals.

Meanwhile, METFP has pursued efforts at regulating traditional apprenticeship which remains by far the most important mode of acquiring employable skills. A recent apprenticeship law (88-16) modifies past regulations (83-20). It provides a general

framework within which the Minister (METFP) is authorised to work out details by decree. The new law, *inter alia*, transfers responsibility for apprenticeship from the Ministry of Labour to METFP and stipulates that: (i) the minimum age of apprentices is 15; (ii) contracts shall be signed between the master, the apprentice and his/her parent or guardian; (iii) masters are obliged to provide social security and work accident insurance for apprentices; respect working hours (maximum 40 hours per week including release for compulsory tuition in training centres); grant 30 days annual leave; and present apprentices at the end of the period stipulated in the contract for a national CAP or CFA examination organised by the Ministry. Decrees of 1989 have furthermore fixed for each of a number of trade categories the minimum and maximum duration of apprenticeship and a ceiling for the costs of entry and exit ceremonies (2,500 and 7,500 FCFA respectively) and apprenticeship fees (between 8,000 and 20,000 FCFA).

Labour in Lomé

The population of Lomé, 375,000 at the time of the 1981 census, is estimated to have increased during the 1980s between 5 and 6 per cent per year to reach 575,000 in 1989. Assuming a labour force participation rate of 35 per cent, this meant that some 200,000 men and women were working or seeking work in the city; their number is increasing by at least 10,000 every year.

The results of a current household budget survey, undertaken by the Directorate of Statistics of the Ministry of Planning, suggest that informal sector employment increased at over 7 per cent per year and thus almost doubled since 1981; the informal sector gave work to some 140,000 or 70 per cent of the Lomé labour force in 1989. Formal sector employment was stagnant at no more than 40,000; the remainder, at least 20,000, are considered as openly unemployed.

The household budget survey (see Box below) estimates *total* employment in Lomé, excluding apprentices, at almost 147,000 in 1988. Most of those employed (54 per cent) are women; in fact the largest single group of workers, some 60,000 are self-employed women involved in informal retail and wholesale activities. Results confirm the predominance of men in formal sector wage-employment; men in the informal sector are usually self-employed artisans or wage-employed taxi drivers.

Although it is difficult to be precise, it seems reasonable to estimate that up to 25,000 young people are currently working as apprentices in Lomé's informal sector. It would mean that their number, 11,400 including 30 per cent girls at the time of the 1981 census, has increased since then at a rate just above that of total informal sector employment. The estimate further corresponds to a rule of thumb, easily confirmed by our own survey, that there is at least one apprentice for every artisan. Such orders of magnitude mean that as many as half of the new entrants to the Lomé labour force each year find places as traditional apprentices.

Table 1: Lomé - Estimated Number of Workers excluding Apprentices, by Sector, Employment Status and Sex, 1988

	Self-employed		Wage-employed		Family Helpers		Total		
	M	F	M	F	M	F	M	F	T
Formal Sector	3,416	579	25,562	5,961	594	284	29,572	6,824	36,396
Informal Sector	19,821	65,516	5,977	329	907	2,972	26,705	68,817	95,522
- retail trade	3,135	59,547	90	329	622	2,792	3,847	62,668	66,515
- artisans	14,554	5,969	569	-	285	180	15,408	6,149	21,557
- taxis	2,132	-	5,318	-	-	-	7,450	-	7,450
Domestic Servants	570	1,998	7,411	1,216	-	26	7,981	3,240	11,221
Agriculture	1,641	542	1,012	122	176	-	2,829	664	3,493
TOTAL	25,448	68,635	39,962	7,628	1,677	3,282	67,087	79,545	146,632

Notes: For the purposes of this table, 20 occupational categories have been reduced to 4 so as to arrive at a conservative estimate of formal and informal sector employment. The formal sector segment includes all self-employed or wage-employed medical, scientific and technical/professional workers, liberal arts practitioners and teachers; managers, administrative and clerical workers, armed services and related personnel as well as all wage workers in manufacturing other than bakeries and tailoring. Unpaid family workers of the above are also included. The informal segment includes all employed in retail trade and taxi services, all self-employed artisans and wage workers in bakeries and tailoring as well as their unpaid helpers. Domestic servants and those engaged in agriculture and related activities (together 10 per cent of total employment) have not been attributed to either sector; this avoids unnecessary judgement, and underlines the conservative nature of the estimated share of informal sector employment (65 per cent).

Source: The raw data for this table have been made available at our request by the Direction de la Statistique, Ministère du Plan et des Mines; they are part of the data set resulting from the 1987-90 Togo/FED Household Budget Survey.

CHAPTER III: SURVEY RESULTS

The results of the Lomé survey conducted in November/December 1989 reflect the response of 562 entrepreneurs and 128 of their apprentices to separate questionnaires. Table 2 below presents a breakdown of respondents by activity and sex. In subsequent sections, various characteristics of these entrepreneurs, their enterprises and their apprentices will be presented.

Table 2: Number of Entrepreneurs and Apprentices in the Sample, by Activity, by Sex

Activity	Entrepreneurs			Apprentices		
	M	F	T	M	F	T
Masons	56	0	56	11	0	11
Leatherwork	35	0	35	7	0	7
Metalwork	53	0	53	18	0	18
Carpenters	55	0	55	15	0	15
Car Mechanics	50	0	50	23	0	23
Radio/TV Repair	49	0	49	17	0	17
Dressmaking	10	59	69	5	18	23
Hairdressing	1	58	59	0	12	12
Soapmaking	2	35	37	0	0	0
Restaurants	0	54	54	0	1	1
Fish Smoking	0	45	45	0	1	1
TOTAL	311	251	562	96	32	128

The Lomé sample was stratified to arrive at sufficiently large numbers of entrepreneurs and apprentices, if any, involved in at least ten relatively common yet diverse activities, carried out by men and women, requiring a certain degree of technical skill and allowing for the application of technology at different levels. A selection based on these criteria has "favoured" artisanal trades and repair services rather than commercial activities

which are numerically more important. In the absence of census data, area sampling was used so that respondents would be representative of their trade. Details on methodology are included in Annex 1.

The sample *as a whole* does not therefore represent any larger population such as the artisans of Lomé or the informal sector in the city. Results for all respondents taken together provide, at best, a first aid in situating results by trade; such averages should be used with care, however, as they mask a significant degree of heterogeneity among and, indeed, within trades.

To the extent that certain variables are related, a comparison of results by trade is likely to suggest a hierarchy or, rather, distinct clusters of apparently unrelated trades. Thus one may find, for example, groups of trades in which young educated males are concentrated as opposed to trades dominated by older, less educated women; other clusters might be recognised to represent modern and traditional trades or enterprises with and without apprentices.

Splitting the sample into two or three sub-samples, while highlighting contrast among respondents, does not resolve the fact that the total population is less than representative. It also introduces definitional and borderline problems ("what is modern?"). In presenting below results for entrepreneurs, their enterprises and their apprentices, the focus is therefore mainly on variation by trade. More detailed activity reports and statistics are included in Annex 2.

3.1 THE ENTREPRENEURS

For the purposes of this survey, the term entrepreneur is used, broadly, to refer to men and women who organise, manage and assume the risk of a business, however small and whatever the trade. Informal sector entrepreneurs are almost always owner/operators; they are frequently working alone but they may have a few employees, helpers or apprentices. Most of the Lomé entrepreneurs are registered and pay certain taxes; many of them, in particular dressmakers, car repair people and hairdressers, are organised in trade associations.

Age of the Entrepreneurs

The average age of the sample entrepreneurs was 34, the same for men and women. Half of all respondents were over 30 years of age; there were only six entrepreneurs under the age of 20 (three each were 18 and 19) and three over 65, the oldest being 70. There are considerable age differences by activity. The average ranges from 27 for hairdressers and 28 for leatherworkers to 39 for metalworkers and fishsmokers and 42 for soapmakers. It thus

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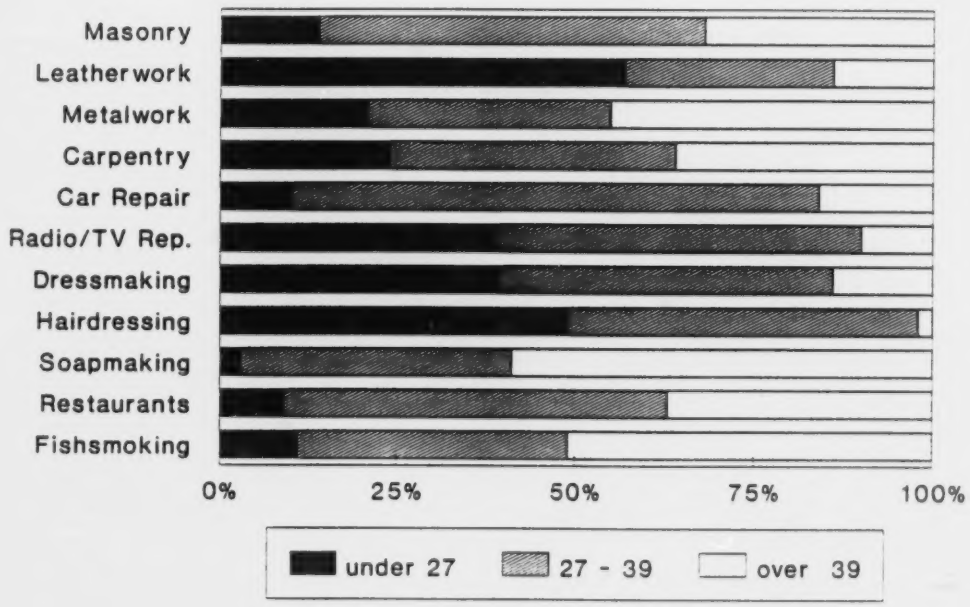
looks as if there are activities for young people and activities for older people. While it may be true that hairdressing, for example, is "typically suited" for young women, it is more likely, as a general explanation, that over the years certain activities become more and others less attractive to labour market entrants. It also appears that depending on the activity, it takes more or less time to complete the path leading to self-employment.

Chart 1: Age of Sample Entrepreneurs, by Activity, Percentages



As a group, young entrepreneurs are better educated and (therefore) more interested in further training, than older entrepreneurs; they are somewhat more likely to have been apprentices and less likely to have been wage-employed in the past. Older entrepreneurs have been in business longer and therefore tend to employ more workers (apprentices) than young entrepreneurs; their monthly turnover is usually higher.

Male and Female Entrepreneurs

There were 311 male and 251 female entrepreneurs in the sample as a result of a decision to include certain activities known to be carried out by women. The survey confirms that with few exceptions, activities tend to be gender-related. On the whole, male entrepreneurs employ other males as wage workers, apprentices or helpers, and female entrepreneurs only work with other women. As far as this sample is concerned, dressmaking is the only activity in which both women and men are involved in significant proportions (86 and 14 per cent respectively). In other cases, the stereotypes apply fully: men are said to be in "technical" trades and women somewhere "between the kitchen and the market."

Male and female entrepreneurs as a group differ in many ways, for example in terms of education and training. As activities tend to be "male" or "female", such differences may be illustrated in comparing results for two or more activities. It should be noted, however, that there are important differences among "female activities", e.g. to an extent that the average Lomé hairdresser or woman tailor is better educated than the average Lomé carpenter or mason.

Table 3: Male and Female Tailors in Lomé, Selected Characteristics

Characteristics of Entrepreneur	% of Male Tailors	% of Female Tailors
Born in Lomé	17	46
Raised in a family of farmers	60	24
Raised in a family of artisans/traders	29	46
Raised in a family of wageworkers	9	30
Education: None	14	29
Incomplete primary	41	19
Complete primary	22	15
Secondary	22	37
Use of electricity for purposes other than lighting	48	19

Tailoring is a common trade in which both men and women are active. In our sample of 69 dressmakers, 59 entrepreneurs were female and 10 were male, hardly enough for a comparison between the sexes. However, in a 1991 follow-up survey by the Togolese Ministry of Technical Education and Vocational Training, which used the same methodology and asked the same questions, 58 male tailors were among those interviewed.

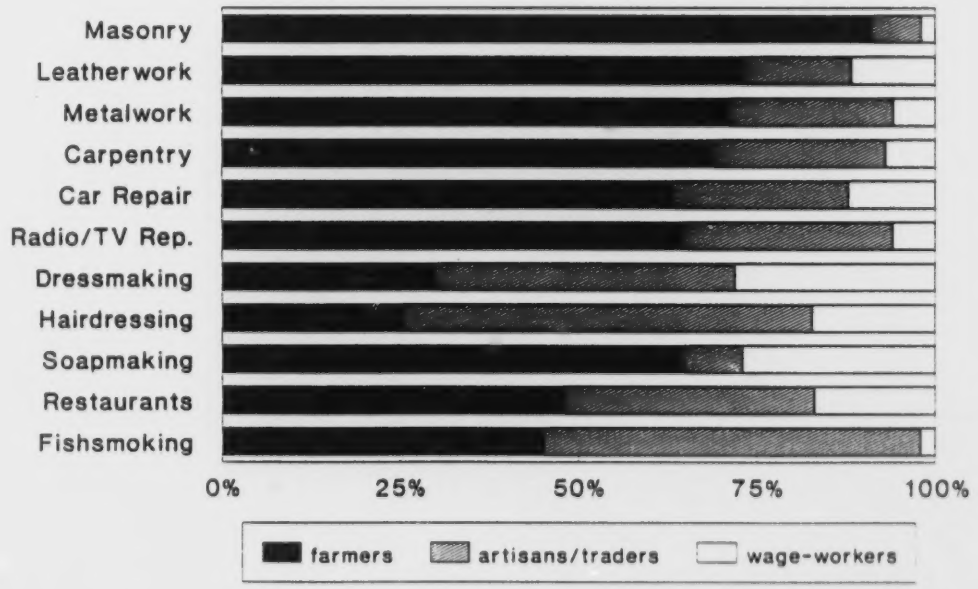
Comparing these two groups of equal size, brings out some interesting differences particularly in respect of family background, education and the use of electricity.

It appears that female tailors are much more likely than male tailors to have been born in town in a family of artisans, traders or wageworkers. Remarkably, *if they did have access to education*, they are often more educated than male tailors; this would confirm that they have had relatively fewer alternative employment opportunities commensurate with their qualifications. The fact that women tailors use electricity less often than men in the same trade may point at problems they have in securing credit for more expensive electric sewing machines or for being connected to the grid.

Origins and Reasons for being in Lomé

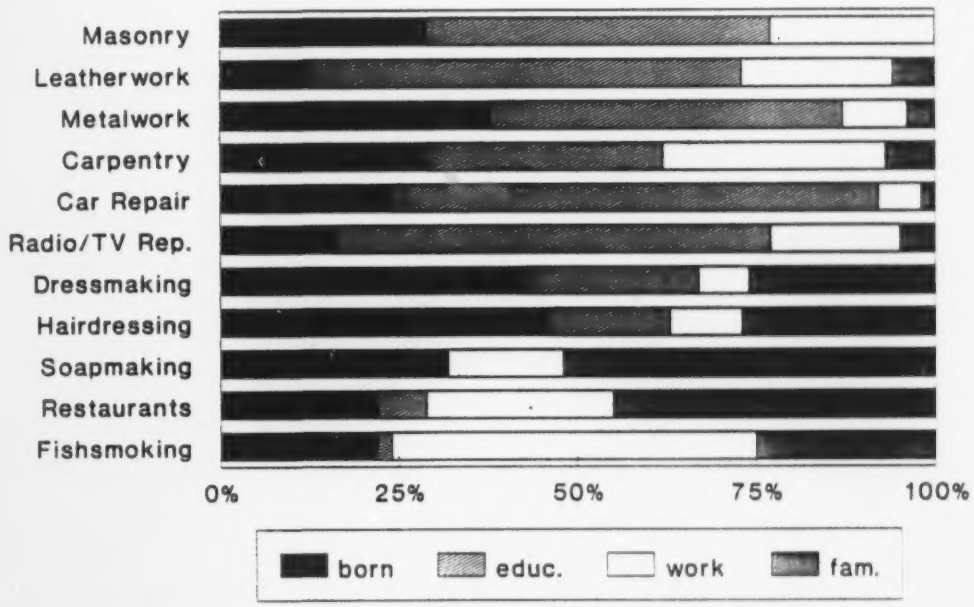
Most of the sample entrepreneurs, irrespective of their current activity, were born outside Lomé; the range is between 88 per cent for leatherworkers and 54 per cent for hairdressers. The proportion of "outsiders" doesn't change much with the age of the entrepreneurs, but men (26 per cent) are less likely than women (35 per cent) to have been born in Lomé. As might be expected in an economy which is predominantly rural, a

Chart 2: Family Origins of Entrepreneurs, by Activity, Percentages



significant proportion of entrepreneurs comes from an agricultural family. However, variation by activity is considerable: 91 per cent of the masons but only 25 per cent of the hairdressers were raised in a family of farmers. Women entrepreneurs are twice as likely as men to have their roots in a family of artisans or traders (41 compared to 20 per cent) or wage workers (18 compared to 8 per cent). For most of the men not born in Lomé, education or training (including apprenticeship) were the main reasons for coming to the city; it is how 68 per cent of those who repair car engines and 61 per cent of those who repair radios and TV's explain their presence in Lomé. Women entrepreneurs came mostly in search of work (51 per cent of fishsmokers) or because their parents or husbands moved to Lomé (51 per cent of soapmakers).

Chart 3: Reason for being in Lomé: Relative share of having been born there, having come for education or training, for work or for other including family reasons; by Activity, Percentages

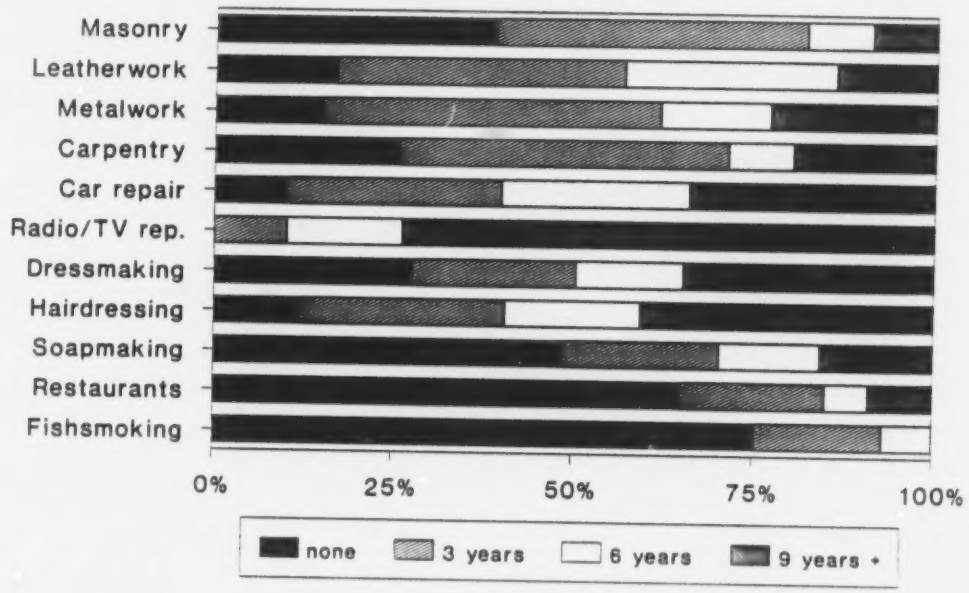


Almost all in the sample (91 per cent) were Togolese citizens with some variation by sex (men = 95 per cent; women = 86 per cent) and age (under 27 = 94 per cent; over 39 = 89 per cent). Three of the 11 activities selected had less than 90 per cent nationals: soapmakers (87 per cent), restaurants (85 per cent) and fish smokers (69 per cent). Most of the non-nationals were women originally from Ghana, just across the border, who had lived in Togo for many years and who were or had been married to a Togolese husband.

Education

There are major variations in the education profile of entrepreneurs, particularly along activity lines but also depending on their age and sex.

Chart 4: Education Level of Entrepreneurs: Relative share of sample entrepreneurs without education (0 years); primary school not completed (3 years); primary school completed (6 years) and more than primary school (9 years); by Activity, Percentages



A significant proportion of sample entrepreneurs (30 per cent) never went to school at all, although a few learned to read and write as apprentices. Among those most likely to have had no access to education are women who smoke fish (76 per cent without schooling) and women who run restaurants (65 per cent). On the other end of the range are women hairdressers (12 per cent without schooling) and men who repair car engines (10 per cent) or radios and TV's (0 per cent).

Another 30 per cent in the sample did go to school but without making it to the end of primary. Interestingly, a majority among them report that they can read and write. The data illustrate clearly what is known as the school-leaver (drop-out) problem. There are many metalworkers (47 per cent), carpenters (45 per cent), masons (43 per cent) and leatherworkers (40 per cent) in this category, all male. If the shares of those without

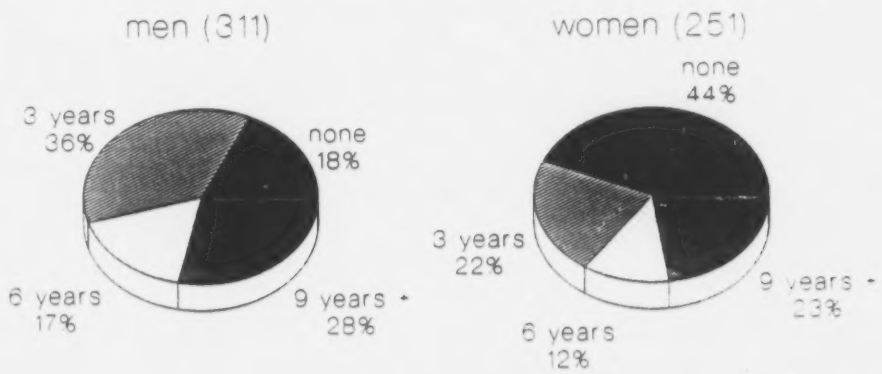
schooling and those who did not complete primary are added, it appears that masons (82 per cent), women who run restaurants (85 per cent) and fishsmokers (93 per cent) are the least educated groups in the sample.

In addition to entrepreneurs who obtained a primary school certificate and then left the education system (14 per cent of the total, with relatively high numbers of leatherworkers (29 per cent) and car mechanics (26 per cent)), one in four went to secondary school; this is particularly the case for those who repair radios and TV's (73 per cent), hairdressers (41 per cent), dressmakers (35 per cent) and car mechanics (34 per cent); none of the fish smokers are in this category. Relatively few entrepreneurs made it to senior secondary school except those who repair radios and TV's (14 per cent) and hairdressers (9 per cent).

If weights are given according to years in school (no schooling = 0, primary incomplete = 3, primary complete = 6, junior secondary = 9, senior secondary = 12), it becomes evident that the average level of education of informal sector operators is still low. Radio and TV repairmen come out as the only group with an average of more than six years of schooling (8.3 years); they are followed by hairdressers (5.9 years), car mechanics (5.6 years) and dressmakers (4.7 years).

In spite of sizeable numbers of relatively educated women entrepreneurs in the sample, the figures validate what is widely known: women as a group are less educated than men (Chart 5). As the sample concerns a limited number of different informal sector activities outside commerce (where most self-employed women are concentrated), the picture undoubtedly would look worse if all women entrepreneurs in Lomé had been interviewed. In other words, our particular mix of "female" activities is "on the educated side".

Chart 5: Education Level and Sex of Entrepreneurs



A breakdown of education levels for entrepreneurs in different age groups brings out unambiguously, for the sample as a whole as well as individual activities, that younger entrepreneurs, male and female, are likely to have gone further in school than older entrepreneurs. Remarkably, 45 per cent of entrepreneurs 32 years old and under as compared to 78 per cent of those over 32 did not complete primary education. Over 60 per cent of the women over 32 never went to any school compared to 26 per cent of the younger ones. The average age of entrepreneurs who have never gone to school (39) and those who have gone to secondary (29) is ten years apart. There is an obvious explanation to be found in government efforts to expand education. Since Independence the whole population has had more access to schooling. However, one should also consider the likelihood that relatively educated youths find it more difficult than in the past to get - or hold on to - wage-jobs, e.g. in the civil service, and increasingly opt for self-employment in the informal sector.

Table 4: Education Level of Sample Entrepreneurs by Sex and Age (32 years or under and over 32) Percentages

Education Level	Male			Female			Total		
	<33	>32	All	<33	>32	All	<33	>32	All
Primary not completed	40	73	54	51	82	66	45	78	60
Primary completed	60	27	45	50	18	35	55	23	40

NOTE: Totals may not add to 100 due to rounding.

Entrepreneurs, men in particular, who were born in Lomé and raised in a family of wageworkers, artisans or traders, are more likely to have gone to school and to have been there longer than those who were raised in a family of farmers: 36 per cent with a farming background never went to school at all compared to 26 per cent for those from a family of artisans or traders, and 13 per cent from a family of wageworkers; 19, 31 and 43 per cent, respectively, went to secondary school. Limited access to education in rural areas and cultural barriers to female enrollment would seem to explain most of the phenomenon. The data below bring out forcefully that education level, a key factor in activity choice, is itself largely a function of one's origin and sex. Further analysis brings out that more educated entrepreneurs attach greater value to education and are more interested in opportunities for further training; they believe more readily than less educated colleagues that "the more you learn, the more you earn".

Contrary to what is sometimes assumed, traditional apprenticeship is seen to complement formal education rather than to substitute for it. It appears that more educated entrepreneurs are concentrated in certain trades and are therefore more likely than others to have been apprentices: up to 90 per cent of those who have been in secondary school, compared to 57 per cent of those without education.

Table 5: Average Years in School by Family Background and Sex; Years

Family Background	Males	Females	All
Farmers	4.3	2.1	3.6
Artisans/Traders	5.8	3.8	4.5
Wageworkers	6.5	5.6	5.9
All Entrepreneurs	4.8	3.4	4.2

Two in three entrepreneurs expressed regret at not having been able to pursue their education. Masons, the least educated group among male entrepreneurs regretted it most frequently (89 per cent) followed by women who are dressmakers (85 per cent) i.e. a fairly educated group, and men who repair radios and TV's i.e. the most educated of the sample. Least regret was expressed by women who run restaurants (49 per cent), fish smokers (44 per cent) and soapmakers (11 per cent) who together represent the least educated segment of the sample.

Simple technology indicators such as whether or not entrepreneurs use machines or use electricity for purposes other than lighting, suggest for all activities that the more educated are far more likely than the not-so-educated to use more advanced production methods.

Formal Training and Apprenticeship

Only 8 per cent of the sample entrepreneurs indicated that they had received any formal, pre-employment training, typically for a period of 2-3 years, either in a government centre, with a non-governmental organisation or in a private-for-profit institution. Such training, usually related to current activities, was as often fee-paying as free of charge. Entrepreneurs in radio and TV repair (16 per cent of them), carpentry (14 per cent) and car repair (12 per cent) represented half of those thus trained.

Very few entrepreneurs (6 per cent) are reported to have been involved during the past two years in any sort of in-service training (other than apprenticeship) either because they couldn't afford it financially or because they didn't think they needed it.

Almost all male entrepreneurs in the sample and female dressmakers have been apprentices in informal sector workshops, usually for three or four years. Female hairdressers and soapmakers may or may not have been apprentices and if so for shorter

periods. Women smoking fish or operating restaurants are unlikely to have been trained in this way. In any event, traditional apprenticeship is a major institution in Lomé, applying to many more trades than covered in this survey. It complements education and it substitutes for formal vocational training. More details are included in a special chapter below on apprentices and apprenticeship.

Skills Needed and Skills Acquired

Entrepreneurs need a variety of skills in order to be profitable and develop their business. In addition to trade-specific, technical skills they need skills which apply, more or less, to all trades such as negotiating with customers or suppliers of raw materials, costing a product or repairing equipment. According to entrepreneurs, the mix of such generic skills and their relative importance vary among and within trades: tailors find book-keeping more important than fishsmokers; tailors find costing their product more important than bookkeeping; and some tailors find costing more important than do other tailors.

Table 6: Percentage of Sample Entrepreneurs Who Find Certain Skills Important and Who Have Acquired These Skills; All in the Sample and, as an Illustration of Variation, the Case of Dressmakers and Fishsmokers

Skill	All in Sample		Dressmakers		Fishsmokers	
	Impt.	Acq'd	Impt.	Acq'd	Impt.	Acq'd
Writing	79	67	94	77	38	13
Apply for and Managing Credit	64	41	42	32	67	42
Book-keeping	41	21	36	14	4	4
Repairing Machines	52	25	86	34	29	0
Negotiate with Suppliers and Customers	84	83	90	91	80	84
Training Workers	67	62	81	75	13	7
Costing the Product	85	86	87	91	84	87
Using New Machines	61	39	80	45	33	0

There appears to be a certain hierarchy of generic skills: entrepreneurs value literacy- and negotiating-skills, for example, more highly than skills involved in managing credit or keeping accounts. How many attach importance to a particular skill is, inter alia, trade-related; for example, entrepreneurs without apprentices don't need training skills and those without machines don't need to know about repairing them.

It is worth noting that relatively better educated entrepreneurs value skills and training more than less educated ones, even within the same trade. Skill appreciation is also a function of whether or not one has acquired the skill in question. In other words, people

who find a skill important are more likely to have acquired the skill or, vice versa, those who possess a skill are more likely to find it important than those who don't.

The data, nonetheless, show discrepancies between the proportion of entrepreneurs who find a certain skill important and those who report having acquired that skill (see columns 57-80, Annex 2, page 13). These discrepancies are insignificant or small in the case of negotiating or product costing skills: almost all respondents find these skills important and report that they possess them. Wide discrepancies in the case of other skills point at training needs as perceived by the respondents. For example, 38 per cent of fishsmokers find writing important but only 13 per cent can write; 64 per cent of the carpenters recognise the importance of bookkeeping but only 29 per cent say they master it; 86 per cent of the dressmakers find it important to be able and repair machines but only 34 per cent can do it; 71 per cent of those who repair radios and TV's think that credit related skills are important but only 43 per cent believe they know how to apply for credit and manage it properly.

Schools are obviously the place where most entrepreneurs who can read and write acquired these skills. Other skills are acquired during apprenticeship or, later, on the job, by trial and error. It appears that negotiating skills, training skills and the use of new materials were more often acquired at the time when the sample entrepreneurs were apprentices than thereafter, together with skills related to the use and repair of machines. Marketing skills such as product presentation and publicity, costing skills and product development skills, seem more often than not to come with time, that is, to have been acquired after the entrepreneur started the business.

Most Useful Learning Experience

Asked to indicate their most useful learning experience, "school" scored less than either "apprenticeship" or "work itself" in all trades covered. Entrepreneurs who repair radios and TV's, the most educated in the sample, mentioned education more often than other entrepreneurs: 25 per cent of them voted for education and 43 per cent for apprenticeship. In trades where apprenticeship is common, many entrepreneurs considered it more useful than the experience they had gained later, on the job. Dressmakers (60 per cent) leatherworkers (54 per cent) and metal workers (53 per cent) were particularly positive about their apprenticeship.

Interest in Further Training

More than half of all in the sample were interested in further training related to their current activity. Radio and TV repairmen lead the list (82 per cent) followed by masons (75 per cent) and dressmakers (65 per cent); women who smoke fish and run restaurants were relatively less interested (44 and 24 per cent respectively). Almost all of those

interested want technical training, but marketing, book-keeping and management training are also cited. Conventional courses and demonstrations are favored by most respondents; one in five believes that visits by specialists will be more useful.

A significant proportion of sample entrepreneurs (26 per cent) indicated an interest in further training *unrelated* to their current activity. The largest single group, around one third of those interested, were men who wanted to learn driving a car, some of them no doubt in order to become a taxi driver. Interest expressed in tailoring and secretarial training (12 per cent of those interested in each case) comes mainly from women hairdressers who would like to change jobs.

Activity Choice

Most of the sample entrepreneurs decided on the trade they would be in when they signed up for their apprenticeship; few of them changed trades in the course of their career. Multiple factors enter into activity choice, notably family background, vocation and apparent prospects at the time of deciding, but two factors predominate: sex and level of education reached.

Survey results confirm for Lomé what is the case around the world: with few exceptions there are activities reserved for men whereas others are in the female domain. Also there are activities for the *relatively* less and for the *relatively* better educated of either sex; both men and women increase their options by going further in school than their contemporaries.

Improved access to education over the years has resulted in greater interest among school-leavers in more complicated, modern trades such as radio and TV repair. However, it has mainly meant that average levels of education among entrepreneurs have increased across the board. School-leavers continue to respect the old hierarchy of trades, as if unwritten entry requirements have increased as much as years of schooling. It is plausible that masters, many of whom say that they accept apprentices on the basis of aptitude and education level, play an important role in this respect. The gender line between trades is also unaffected by increased education levels: there is no indication that women are more often now engaged in trades traditionally practiced by men.

Four activity clusters may be distinguished in our sample to highlight the extent to which activity choice and other variables are associated with sex and education level of entrepreneurs and to situate "similar" trades not covered in the survey: (i) activities mainly carried out by relatively *educated men* (i.e. those who have at least completed primary school); (ii) activities mainly carried out by relatively *educated women*; (iii) activities mainly carried out by relatively *uneducated men* (i.e. those who have not completed primary school); and (iv) activities mainly carried out by relatively *uneducated women* (Table 7).

Table 7: Selected Characteristics of Entrepreneurs by Activity Cluster based on Sex and Education Level

Activity Clusters	(i)	(ii)	(iii)	(iv)
Activities	Radio/TV Rep. Car Engine Rep.	Hairdressing Dressmaking	Masonry Carpentry Metalwork Leatherwork	Fishsmoking Restaurants Soapmaking
Number of Sample Entrepreneurs	99	128	199	136
% Female Entrepreneurs	0	91	0	99
% At Least Primary School	75	54	31	16
Mean Age of Entrepreneurs	31	29	36	39
% Raised in Family of Farmers	64	28	77	52
% Ex-apprentice % Ex-helper % Ex-wage-worker	98 36 38	84 44 12	94 52 52	35 63 8
% Using Electricity	54	38	26	2

Career Paths

Entrepreneurs follow a variety of paths towards self-employment. The number of steps in a career, their duration and, to a lesser extent their sequence, are associated with interrelated factors such as age, education level, sex, activity choice and access to starting capital. For example, older entrepreneurs in the sample (those 40 years and over) are likely to have spent less time in school - if they have been to school - and more time as family helpers or as wage workers, than younger ones (under 27 years); 90 per cent of the more educated entrepreneurs (those who have gone beyond primary school) have been apprentices compared to 57 per cent of those without education; they are less likely to have been family helpers than uneducated entrepreneurs; and women entrepreneurs are far less likely than men to have been wage workers (9 and 42 per cent respectively)and more likely to have spent time outside the labour force ("other"), particularly in order to assume family responsibilities (Table 8).

Radio and TV repairmen and women hairdressers are more likely than women fishsmokers to have been to school, as discussed earlier; the average duration of their education (including those who have none) was 8.3 years, 5.9 years and 0.9 years respectively. Half the entrepreneurs in the sample had been family helpers, the less educated more often and for longer periods than the more educated; stereotypes are young boys "giving a hand" in agriculture and girls helping their mothers in market stalls. More than one in three entrepreneurs had at some stage experienced a period of unemployment or activity outside the labour force ("other"). Wage work as a step leading to

self-employment has been particularly important for carpenters (64 per cent) and metalworkers (57 per cent) perhaps because they have higher start-up costs for which they must save longer (see columns 42-47, Annex 2, page 12).

Table 8: Sample Entrepreneurs Having Passed Through Distinct Career Phases including Education, by Sex, Age and Level of Education; Percentages

"Career" Phase	Sex		Age		Education		All
	Male	Female	<27	>39	None	Prim. +	
Education	82	56	88	53	0	100	70
Family Helper	46	56	39	56	64	25	50
Apprenticeship	96	56	83	70	57	90	78
Wage Employment	47	9	13	40	19	26	30
"Other"	33	42	38	26	37	43	37
Proportion of all Entrepreneurs	55	45	25	28	30	26	100

It is most unusual that young people start their own enterprise immediately after leaving the school system. Most entrepreneurs have passed through at least two preliminary phases such as apprenticeship *and* wage-employment (27 per cent of all entrepreneurs and 34 per cent of all who had been apprentices), or apprenticeship *and* periods of unemployment or activity outside the labour force (29 per cent of all entrepreneurs).

The *average* duration of each phase by activity, while hiding variation, shows that there is likely to be a considerable period between leaving school and becoming self-employed, irrespective of trade. The average age of those who start their first business varies between 22 years for hairdressers and 23 for masons and leather workers to 30 years for carpenters and metalworkers.

Both incidence and average duration of any previous self-employment is relatively low except in the case of soapmakers who have typically started their current business later in life. This suggests that mortality rates of informal sector enterprises, at least those in trades such as covered in this sample, are lower than is often alleged; entrepreneurs do not hop from one activity to another. The chart below shows the *relative* duration of each phase, including previous self- employment, in the career of sample entrepreneurs.

Chart 6: Average Duration of Career Phases before Entrepreneurs become Self-employed, by Activity, Years

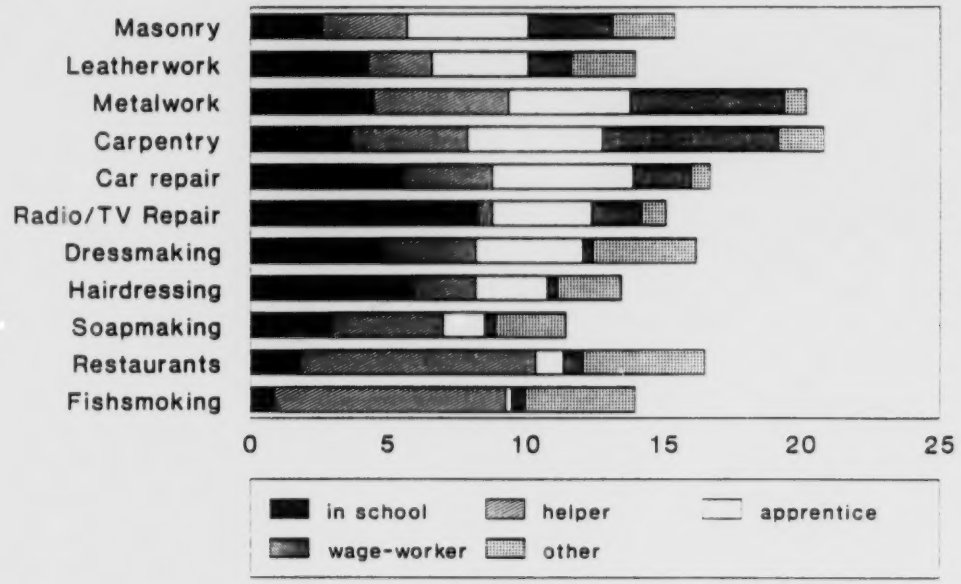
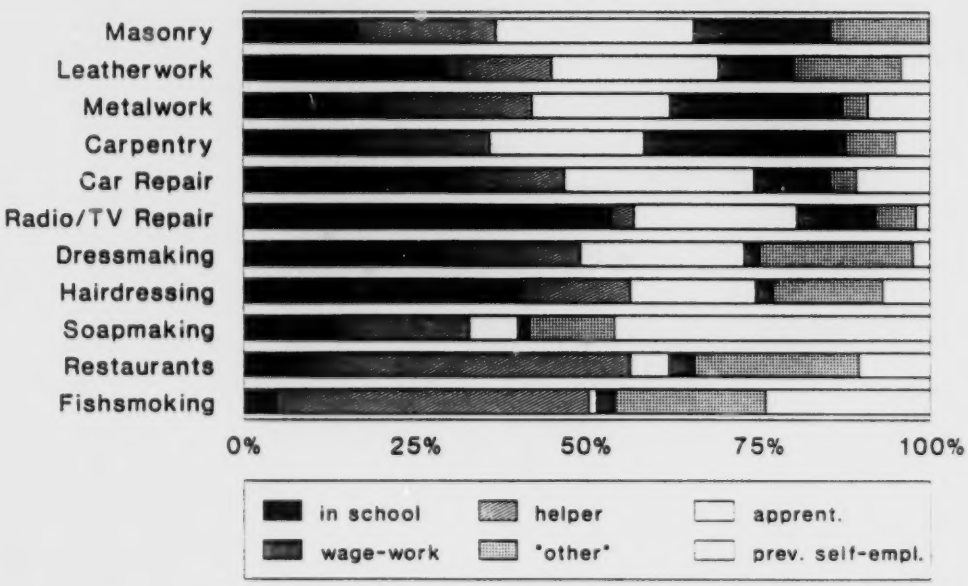


Chart 7: Relative Duration of Career Phases before Entrepreneurs start Current Self-employment, by Activity, Percentages



With due respect to the variety in careers among and within trades, further analysis of the data suggests that the total sample could be divided into three groups of roughly equal size and representing all trades, revealing distinct career patterns. The first of these comprises men and women who are relatively educated and who don't wait long after their apprenticeship to set up their own business; three out of four do so before age 25. The second group of entrepreneurs start typically in their late twenties; it has relatively more men, young and old, educated and uneducated, but with more experience than other entrepreneurs in other trades or as a wage worker in the same trade. The third group includes more women than men and entrepreneurs who have spent considerable time as family helpers, notably in agriculture, or periods outside the labour force to assume household duties. They are likely to include recent migrants from rural areas; they tend to be older and decidedly less educated than the average sample entrepreneur.

3.2 THE ENTERPRISES

Economic activities are carried out in all parts of Lomé; however, some trades are more concentrated than others in certain neighborhoods. Tailoring and hairdressing are often house-based and therefore practiced wherever the entrepreneurs (and their clients) live; other trades are more likely located near busy thoroughfares (garages) or markets (restaurants). In some cases, trades are concentrated for other reasons, such as fishsmokers near the port.

Most of the sample entrepreneurs, 85 per cent, had a fixed location, except masons who move to where the work is, and a few itinerant hairdressers, leather workers and restaurant owners. Premises, not always of a permanent nature, often appear inadequate, i.e. small and without amenities such as electricity or piped water.

Electricity is used for purposes other than lighting by a majority of radio and TV repair men (98 per cent) and hairdressers (58 per cent); metalworkers (49 per cent) and leatherworkers (37 per cent) are more likely to use electricity than dressmakers and carpenters (22 per cent each) or other entrepreneurs who use it even less. In fact most of the sample entrepreneurs (72 per cent) don't use electricity which is indicative of low technology levels. It is worth noting how much more often educated sample entrepreneurs (54 per cent of those who had gone to secondary) use electricity than those without education (6 per cent). Low technology levels are confirmed by the finding that only one in three dressmakers and leather workers, one in five carpenters and metal workers and very few of the other entrepreneurs in the sample use (non-electric) machines in addition to hand-held tools.

Employment

The 562 sample enterprises were managed by as many entrepreneurs who employed 1788 other workers in four categories:

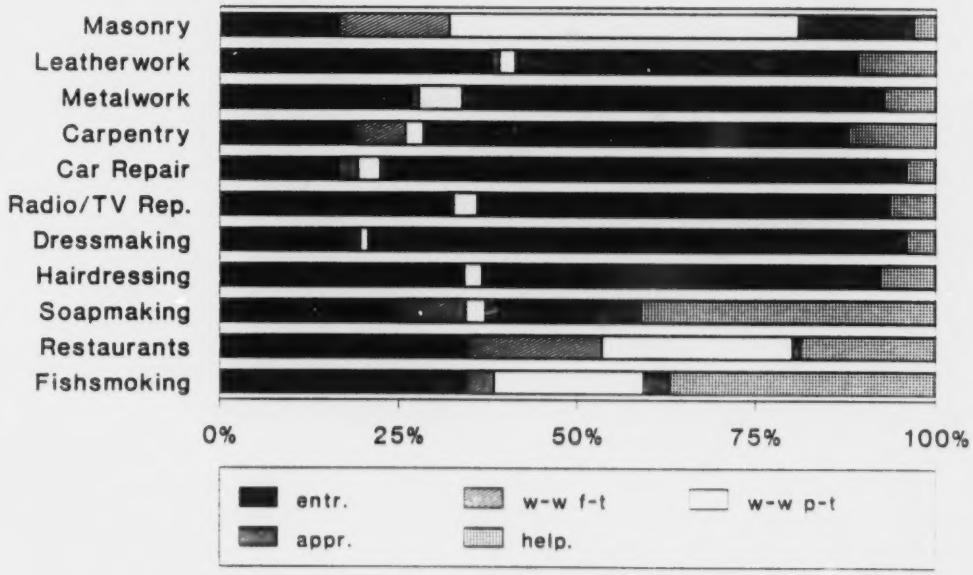
(i) full-time wage workers, only 8 per cent of all those employed, are found in 69 percent of the restaurants, with 53 per cent of the masons and to a lesser extent with soap makers and carpenters;

(ii) part-time wage workers, 15 per cent of the total, are employed by 80 per cent of the masons, half of all restaurants and by one third of the fish smokers;

(iii) apprentices, by far the major category, 65 per cent of all employed, are found in most of the enterprises managed by men (except perhaps in the case of masons) and in the workshops of female tailors and hairdressers; they may occasionally work with soapmakers, but their numbers are insignificant with fish smokers or in restaurants; and

(iv) family helpers, usually part-time and unpaid, represent 10 per cent of those employed by sample entrepreneurs; unlike other categories, helpers are more often women than men; they may be found in all trades but are mainly where apprenticeship is uncommon.

Chart 8: Employment Status of Workers in Sample Enterprises, Share of Entrepreneurs, Full-time and Part-time Wage-workers, Apprentices and Unpaid Helpers, by Activity, Percentages



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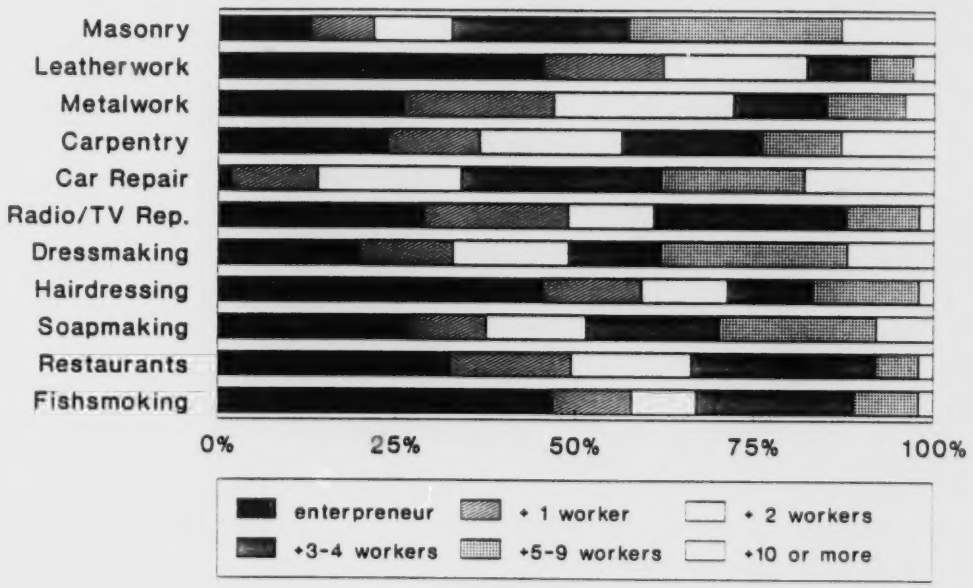
If total or average employment per enterprise is used in further analysis, it must be recognised that both full-time and part-time workers are included. Data do not permit, however, to express employment in terms of full-time equivalents. This is a relatively minor flaw, not only because more than 70 per cent of the workers including apprentices are full-time, but also because their average working hours, i.e. hours present at the work place, often reach well beyond what might be called full-time; part-time workers, by definition, are far less present but not necessarily less productive as they are normally called in only when there is work to be done.

The size of enterprises in terms of employment played no role in sampling. Ex post facto it appeared, however, that almost all (93 per cent) enterprises "captured" corresponded to what is commonly used as a cut-off point in informal sector surveys, namely a maximum of ten workers, including apprentices.

Chart 9: Number of Workers Per Enterprise, Share of Size Groups, by Activity, Percentages



Most of the sample enterprises are very small indeed, with an average number of workers, including the entrepreneur, of just under four, when only three enterprises with more than 20 workers are excluded; 58 per cent of the enterprises had three workers or less including the entrepreneur. The average is highest for garages (6.0 workers per enterprise), followed by masons (5.9), who, if they have work, organise groups mainly consisting of

journeymen. Dressmakers employ 4.8 workers per enterprise if one exceptional case of 28 workers is disregarded (it would be 5.5 otherwise); most of these workers are apprentices. At the low end of the range are hairdressers, fishsmokers and restaurants (2.9) and leatherworkers (2.5 workers per enterprise).

The average size of enterprises is largely influenced by the fact that many entrepreneurs work alone. Single operators are uncommon in the case of garages (2 per cent) or masons (13 per cent), but common in the case of hairdressers and leatherworkers (46 per cent) and fishsmokers (47 per cent). Employment tends to increase as entrepreneurs and their enterprises grow older, except in the case of masons who move from one job to the next and recruit accordingly. The average age of a sample entrepreneur working alone or with one or two employees is 32.9, compared to 35.9 for those with more than two. As one would expect, and as will be elaborated below, larger enterprises produce more, although the "fit" is far from perfect: within the same activity it is not uncommon to find smaller enterprises producing more than larger ones.

Age of the Enterprise

Although it is often suggested that informal sector enterprises have a high "mortality rate", the average age of all enterprises in the sample was over six years; half of the enterprises were less than four years old and 5 per cent over 20 years old. Masons score highest for average age of their enterprise (13 years) followed by fishsmokers (10 years); from the finding that only few enterprises in these trades were recent establishments it may be concluded that other trades are now considered more attractive. Trades with the shortest average life span so far, include radio/TV repair (3.7 years) and soap making (3.9 years), two trades that have become popular in recent years. Trades with a somewhat higher average age but with larger proportions of recent starters, notably dressmaking, hairdressing and leatherwork, are those where early "dropout" is relatively common.

Finding that many enterprises are recent establishments does not necessarily mean that they find it difficult to survive. It may point either at considerable growth in recent years and increased interest among starters to pursue a career in the trade concerned, or at an interest, known to exist among women, in relatively short-term income opportunities before or after they are fully absorbed by household chores. In any event, correlation coefficients show that the age of sample enterprises and entrepreneurs are positively linked, particularly in the case of masons (0.75*), hairdressers (0.66*) and leatherworkers (0.60), giving further credence to what we found about "careers," namely that entrepreneurs choose a trade to stay there; they do not usually try their luck in different trades.

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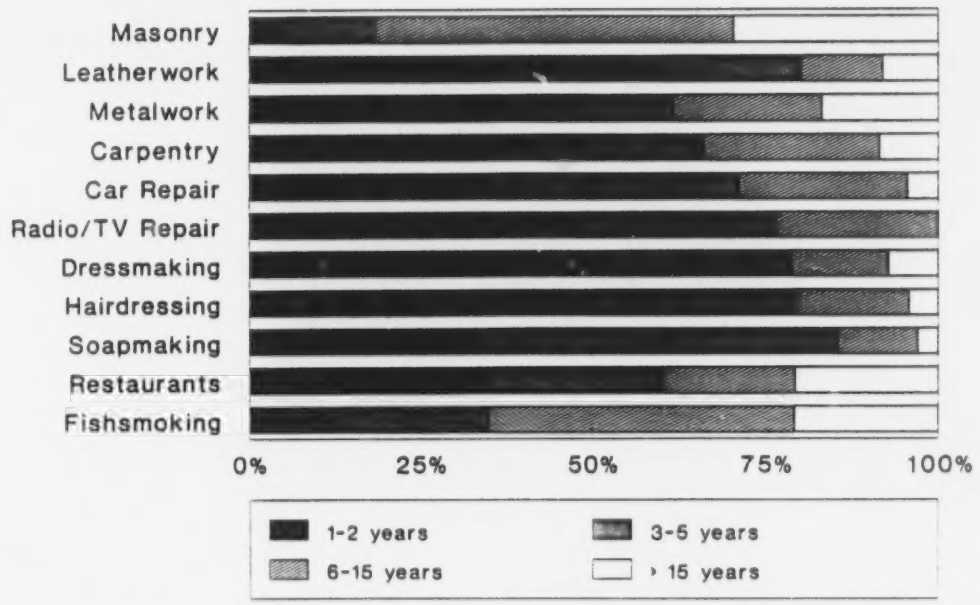
* Significant at the one per thousand level.

Chart 10: Age of the Enterprise, Share of Age Groups, by Activity, Percentages



Performance of the Enterprise

It is rather difficult, both from a conceptual and a data collection point of view, to measure the success of enterprises or entrepreneurs, particularly those in the informal sector category. As it is nonetheless of interest to try and relate variables such as education levels or family background to performance, we will do so with the caveat that more research is justified.

Performance will be considered in relative terms, based on the estimated monthly turnover per enterprise corrected as necessary for differences in levels of employment. Monthly turnover is selected as an indicator because it is easier to estimate than income unless more elaborate survey instruments are used.

Turnover was estimated on the basis of physical production for a typical period and corresponding unit prices. Cross-checking confirmed that the estimates were reliable. Equivalents for a month, it turned out, varied considerably among and within trades with values ranging from next to nothing for a few entrepreneurs uninterested in sharing the information with the interviewer, and small amounts for some part-time entrepreneurs, to amounts exceeding FCFA 500,000 (around US$2,000) per month in 4 per cent of all cases.

The mean for all in the sample was FCFA 183,000 and the median much lower: FCFA 70,000 (around US$280) per month.

To obtain a picture unaffected by extreme values we will consider the median for each trade, i.e., the value above and below which one half of the observations fall. Monthly turnover for dressmakers and hairdressers is low indeed, around FCFA 28,000 (or barely over US$100), with garages following at FCFA 38,000. High median sales are reported by carpenters (FCFA 160,000) and fishsmokers (FCFA 200,000 or around US$800).

Variations among trades result in particular from the fact that shares of value added in total costs vary widely. There are trades virtually without material inputs, such as hair dressing and dressmaking (in Lomé people don't buy their cloth from their tailor) and repair services. Most of the monthly turnover in these trades consists of income for the entrepreneur since apprentices are not normally paid wages. At the other end of the range are trades in which relatively expensive inputs such as food or wood are processed and sold at low margins.

Although it is not possible to isolate the income part in monthly sales, it may be assumed that at any given moment some trades are more profitable than others. Paradoxically, these may well be the less attractive trades with relatively fewer and less educated new starters than trades which absorb the more educated school-leavers possibly beyond saturation.

Another evident explanation for differences in monthly turnover, particularly within activities, is numbers employed in the enterprise. This may be taken into account by creating a new variable reflecting productivity in terms of monthly turnover per worker, including apprentices.

Median productivity values - FCFA 24,000 per worker for the sample as a whole - vary between a meager FCFA 5,300 (US$21) per worker in the shops of sample dressmakers and FCFA 7,300 for those in garages, to around FCFA 25,000 in the case of masons and leatherworkers and almost FCFA 120,000 for women involved in smoking fish.

The data bring out clearly that average productivity is less in enterprises with more employees; marginal productivity declines in all trades with the possible exception of metalwork. The productivity gap is most significant in the case of dressmakers, hairdressers and garages, presumably because almost all entrepreneurs take on apprentices to train them for a fee and not always because there is an increase in demand for their products or services. The most significant drop in productivity occurs when a single entrepreneur recruits his or her first worker (or apprentice).

Instead of commenting separately on turnover and productivity, two closely related variables anyway, it would seem more interesting to try and explain the performance of

sample enterprises by treating these variables together. Since enterprises with a high monthly turnover need not also have a high turnover per worker, success may be defined - if only for the purposes of this analysis - as scoring relatively high on both counts; relatively less successful enterprises would have both a low turnover and a low productivity (see Box). There are roughly equal numbers of more and less successful enterprises thus defined; they represent 22 and 23 percent of all sample enterprises respectively (Table 9). Some differences between what may be called "winners" and "losers" are summarised in Table10.

Assessing Performance of Enterprises

Assessing performance across activity lines may be done by ranking turnover figures within each trade from low to high; grouping them in quintiles numbered 1 for the 20 per cent of enterprises with the lowest up to 5 for the 20 per cent with the highest turnover; then for the whole sample constituting five groups of roughly equal size, TI (all the "ones") to TV (all the "fives"). The same is done for the productivity figures with PI to PV representing groups of enterprises in all trades at increasing levels of turnover per worker. More "successful" enterprises may now be defined as those whose turnover as well as productivity are in the fourth or fifth quintile; those with both turnover and productivity in the first or second quintile would be deemed "less successful".

Table 9: Number of Sample Enterprises (n= 523) Grouped in Quintiles (I=Low, V=High) According to Rank of Monthly Turnover (T) and Turnover Per Worker (P) Within Trades

TV=102	0	6	19	23	54
TIV=107	9	19	30	25	24
TIII=105	11	31	22	25	16
TII=111	27	28	24	29	3
TI=98	56	20	13	7	2
	PI=103	PII=104	PIII=108	PIV=109	PV=99

="more successful"=

="less successful"=

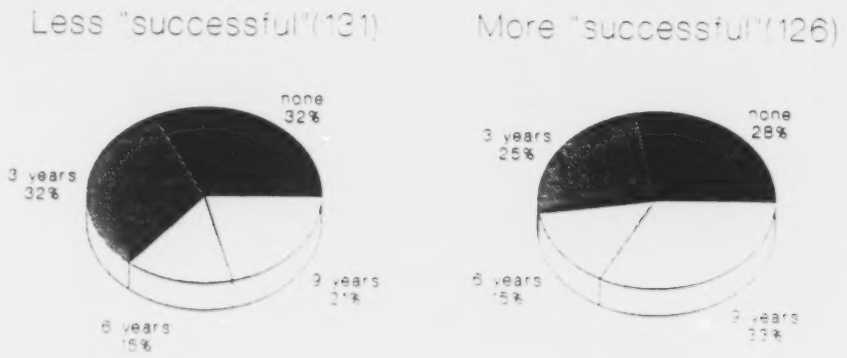
Thus, in row TI there are 98 enterprises, roughly 20 per cent of all in the sample, with a relatively low monthly turnover in their trade. In column PI are 103 enterprises with a relatively low productivity. In cell (TI,PI) are 56 enterprises with both low turnover and low productivity; etc. The 131 enterprises in cells (TI,PI), (TI,PII), (TII, PI) and (TII,PII) are considered "less successful"; those 126 in cells (TV, PV), (TV, PIV) (TIV, PV) and (TIV, PIV) are considered "more successful".

Table 10: More and Less Successful Sample Enterprises in each of 11 Activities, Selected Variables, Percentages Unless Otherwise Stated

Variable	Less Successful	More Successful
Age of the entrepreneur (mean)	33.0	34.6
Age of the enterprise (mean)	5.1	6.0
Female entrepreneurs	42	44
Born in a family of farmers	63	48
Born in a family of artisans/traders	24	39
No education	32	28
Primary incomplete	32	25
Primary complete	15	15
Junior secondary	19	27
Senior secondary	2	6
Institution-based training	3	11
Using electricity	22	34
Using machines	28	44
Using a calculator	17	48
Involved in secondary activities	14	7
Main problem = Lack of clients	53	37
Main problem = Credit	6	10
Business better or same as compared to last year	14	27
Average number employed per enterprise (incl. entrepreneur)	3.3	4.1

The distance between "winners" and "losers" is not always equally evident. Age of the entrepreneur and gender for example do not seem to make much of a difference. In other cases, results are as expected; it is no surprise that using more advanced technology as indicated by the use of electricity and machines is associated both with higher sales and higher productivity of labour. It is particularly interesting however, in the light of survey objectives, to note that success is related to levels of education. Although entrepreneurs without education did not seem to perform so much worse than others, those who had gone to school were likely to be more successful if they stayed there longer. Among the more successful entrepreneurs, 33 per cent had been educated beyond the primary level compared to 21 per cent of the less successful entrepreneurs. It is also worth noting that successful entrepreneurs are more likely than others to have had some formal vocational training but absolute numbers are too small for firm conclusions in this respect.

Chart 11: Education Level of Less and More Successful Entrepreneurs



The relationship between education and family background, observed earlier, is confirmed in finding that children of artisans and traders are more likely to succeed as artisans than children of farmers.

Secondary Activities

Thirteen per cent of the respondents were involved in secondary economic activities, usually agriculture or commerce. Such activities were relatively common in the case of masons (37 per cent) filling time between jobs, and metalworkers (21 per cent) who complain more than others about lacking customers. It is of interest in this context that "less successful" entrepreneurs are twice as likely as "more successful" entrepreneurs to be engaged in secondary activities. Soapmakers however, complain least of all about customers; that 30 per cent of them are involved in other activities is probably due to the fact that they have not completely renounced an earlier, less profitable trade.

Main Problems

It is not surprising per se that half of all the sample entrepreneurs complain about a lack of clients. This may be so around the world and the informal sector is indeed a competitive environment in which incomes leave something to be desired. Differences by trade are nonetheless revealing. Worst off, it seems, are metalworkers of whom 70 per cent find a lack of clients to be their main problem, followed by hairdressers (69 per cent) and

dressmakers (61 per cent) i.e. relatively educated women who have few alternative professional options. At the other end are some of the least educated entrepreneurs in the sample: soapmakers of whom only 17 per cent mention a lack of customers and fishsmokers (30 per cent); one in three of these women mention access to credit as their main problem.

A major problem of many car mechanics (56 per cent) and radio/TV repair shops (31 per cent) concerns customers who fail to collect or pay for what they brought in for repair.

In spite of all their difficulties, most entrepreneurs are satisfied to stay in their trade and many confirm that they would like to see their child do the same thing. This feeling is particularly strong among carpenters (84 per cent), soapmakers (82 per cent) and metalworkers (81 per cent); masons (38 per cent) and restaurant owners (40 per cent) are less convinced.

3.3 APPRENTICES AND APPRENTICESHIP

Apprentices are young people working in an enterprise for a certain period in order to learn an occupation or trade; their training is somehow organised and based on an agreement binding the enterprise and the trainee. Apprentices usually pay for their training in the form of fees or by accepting below-minimum wages. In contrast, unpaid family workers are mostly younger children who help their parents from time to time in activities where technical skills tend to be less important; they may learn a great deal in the process but they are not regarded as trainees.

Informal sector apprenticeship in West African cities such as Lomé is a well-established though not necessarily a very well-known phenomenon. For as long as people can remember, parents have taken their children to master-artisans and concluded agreements about their on-the-job training. Over the years, numbers seem to have increased considerably and the agreements seem to have become more formal but, in the absence of careful, systematic research, views on the matter are largely based on casual observation and preconceived notions. The conventional wisdom in typical formal circuits is that informal sector apprentices are mere children, most of them school drop-outs killing time with a relative or being exploited by unscrupulous entrepreneurs; that they are badly trained, if at all, and unemployable as a result; and that it is therefore a responsibility of Government to step in and "set things straight" - as recent legislation in Togo is meant to do.

Frequency of Apprenticeship

The information in this chapter about apprentices and apprenticeship in Lomé is based on what our 562 sample entrepreneurs, most of whom had been apprentices

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themselves, had to say about the subject and on the results of a supplementary survey of one apprentice each in 128 of the sample enterprises.

The relative importance of apprenticeship in different activities is shown in Table 11. It appears that there are trades in which apprenticeship is very common, as if an essential condition for being self-employed. Almost all the entrepreneurs have been apprentices and many of them now have apprentices of their own. In other trades, it appears, apprenticeship has never been common and entrepreneurs, usually female, tend to rely for assistance on unpaid family workers instead. Some entrepreneurs in the first category but without apprentices at present, may have had them in the past, notably masons (25 per cent), and carpenters (15 per cent). They generally find that their trade for one reason or another does not attract prospective learners easily. Entrepreneurs in other apprenticeable trades who have never had apprentices, are mostly young and recent starters.

Entrepreneurs who have been apprentices have almost always been so in the trade they now practice. However, in the case of restaurants, where apprenticeship is rare, women entrepreneurs had usually learned dressmaking (which confirms a notion that apprenticeship in dressmaking need not lead, as in other cases, to self-employment as tailors; it is commonly considered a useful complement to a girl's general education).

Table 11: Sample Entrepreneurs and Apprenticeship

Activity	Percentage of entrepreneurs in the sample who:			
	have been apprentice	have been apprentice same trade	now have one or more apprentices	have never had any apprentices
Car repair	100	96	90	4
Dressmaking	99	99	77	20
Metalwork	94	92	64	25
Carpentry	89	87	56	29
Radio/TV Rep.	96	94	59	37
Masonry	96	96	41	34
Leatherwork	97	94	43	48
Hairdressing	66	58	42	51
Soapmaking	65	62	22	59
Restaurants	35	2	2	96
Fishsmoking	9	4	4	96

Note: The difference between the percentage of entrepreneurs with apprentices now and those who never had any apprentices consists of entrepreneurs who had apprentices at sometime in the past but who do not have any at present.

The number of apprentices per enterprise varies among and within activities. Car repair people and dressmakers are more likely than other sample entrepreneurs to have apprentices; they are also likely to have more apprentices per enterprise but not as many as some casual observers suggest. In our particular sample significant numbers of enterprises had no apprentices at all; two-thirds of the enterprises with apprentices had less than five of them and less than 3 per cent of all enterprises had more than 10 apprentices. The latter included a carpentry workshop with 36, a dressmaker with 23 and a metal workshop with 22 apprentices; such enterprises are obvious exceptions and probably better classified as training institutions. If enterprises with more than 10 and those without apprentices are excluded, averages not exceeding 4.4 apprentices per enterprise are obtained (Table 12).

Table 12: Proportion of Sample Enterprises without Apprentices, with 1-10 Apprentices, and the Average Number of Apprentices in those Enterprises

Activity	% of enterprises without appr.	% of enterprises with 1-10 appr.	Average no. appr./ent. with 1-10 appr.
Car repair	10	84	4.2
Dressmaking	23	67	4.4
Metalwork	36	60	2.5
Carpentry	44	47	3.5
Radio/TV repair	41	59	3.0
Masonry	59	41	2.3
Leatherwork	57	43	2.9
Hairdressing	58	41	3.5

The 312 sample enterprises with apprentices at the time of the interview or at any time in the past, had during their lifetime taken in some 3,600 apprentices, or about 10 per enterprise if the few extreme cases are ignored. The average age of these enterprises being around five years, it could be concluded that average intake is about two apprentices per year, probably somewhat more in the case of garages and dressmakers. It is worth noting however, that around 22 per cent of all intakes left the enterprise before completing their apprenticeship. This "drop-out" rate is high for those involved in hairdressing (48 per cent) and radio/TV repair (35 per cent) i.e. trades with the most educated entrepreneurs and apprentices; and rather low in carpentry (14 per cent). Reasons for such drop-out may include either the complexity or the simplicity of what is taught (radio/TV repair and hairdressing, respectively), conflict with the master, pregnancy, and, in some cases, the closure of the enterprise.

The Apprentices

The existence of "male" and "female" trades is clearly reflected in the fact that female apprentices and helpers are almost always found to work with female entrepreneurs; male apprentices and helpers work with male entrepreneurs (Table 13). While it is evident that apprenticeship as a mode of learning applies equally to men and women, there are no doubt fewer female apprentices in total because women entrepreneurs are not as often engaged in activities where apprenticeship is common; in order "to compensate" women entrepreneurs rely more readily on unpaid family helpers usually daughters and younger sisters.

Apprentices are all young but cannot possibly be classified as children; the average age is 21 and three out of four are in the 18-25 years bracket; there is one 13-year old and one 14-year old in our sample of 128 and at the other end of the range one is 30 and another is 32 years old.

Table 13: Entrepreneurs, their Apprentices and Helpers, by Sex, Percentages

	With Male		With Female	
	Apprentices	Helpers	Apprentices	Helpers
Male Entrepreneurs	60%	15%	3%	2%
Female Entrepreneurs	1%	4%	31%	27%

Most apprentices, but particularly the young men involved in masonry or repairing radios or car engines, have migrated from rural areas in search of education or training, including their apprenticeship. Young women are somewhat more likely to have been born in Lomé or to have moved there with their parents.

A trend detected in the finding that younger entrepreneurs are, on average, better educated than older entrepreneurs is confirmed by the education levels of apprentices. The fact that apprentices are generally better educated than their masters might be a consequence of continuing improvements in the coverage of the education system. However, school enrollment rates in Togo declined rather than increased during the 1980s. It is more likely that informal sector artisans have more educated youth to choose from nowadays because there are so few modern sector wage jobs waiting for school-leavers. In any case, compared to earlier surveys, there is an accrued interest among the better educated to sign up as apprentices. It is not correct to maintain that apprentices are essentially primary school failures; in fact many of them, a majority in our sample, have obtained their primary school certificate (Table 14).

Table 14: Comparing Education Levels of Sample Apprentices, their Masters and all Sample Entrepreneurs, Percentages

Education Level	Sample Apprentices	Their Masters	All Sample Entrepreneurs
No Schooling	8	17	30
Incomplete Primary	32	29	30
Complete Primary	17	19	14
Secondary	43	35	26
TOTAL	100	100	100

As in the case of the entrepreneurs however, education levels of apprentices vary significantly among activities; apprentices in radio and TV repair, for example, or hairdressing, are more likely than not to have been in secondary school whereas two out of three metalwork apprentices have been unable to complete primary school. An important degree of correlation between school achievements of masters and their apprentices confirms that a hierarchy of trades and occupations exists which is to a large extent based on differences in levels of education.

Virtually none of the sample apprentices had received any formal vocational training before their current apprenticeship; three of the five who did, had been enrolled in a private secretarial college. Likewise, very few sample entrepreneurs had been enrolled in formal training institutions. It is worth noting however that a majority of entrepreneurs who had thus been trained had thereafter been apprentices, most of them in their current trade. Clearly, artisans don't have a high opinion of the training provided in formal institutions; they find such training narrowly focussed and theoretical; they say that it doesn't take their constraints into account. Many insist that whoever wants to get started in their trade should have demonstrated, through a traditional apprenticeship, to be a worthy newcomer.

As their age shows, apprentices do not usually enter into apprenticeship immediately upon leaving school. Roughly half had previous work experience as unpaid family workers, the men mostly in agriculture and the women in commerce. A significant proportion of male respondents indicated that they had come from rural areas to Lomé to find training and to work. A fair number of apprentice hairdressers report previous experience in self-employment but the sub-sample is too small for firm conclusions. A few apprentices (9 per cent) had an earlier apprenticeship, supposedly aborted. Almost one in five of the respondents (18 per cent) had been unemployed before being an apprentice, most of them for a year or two. It would be fair to assume that school-leavers tend to stay around the home for a while relying on the family for their subsistence, lending a hand occasionally to relatives or whoever wants to pay them pocket money while trying to decide what to do for a living.

Seventy per cent of the sample apprentices had made the decision to engage in apprenticeship themselves, with parents deciding in other cases. However, almost all of the written contracts, which cover more than 80 per cent of Lomé apprenticeships, were concluded between the master and the parents or tutor of the apprentice. Asked about their reasons for being an apprentice, three out of four apprentices agreed that it was the best and in any case the only way of learning the trade and that being an apprentice was better than doing nothing at all; two in three of the respondents confirmed that they were an apprentice because they had been unable to pursue their school education. Three out of four respondents said it was easy (56 per cent) or very easy (19 per cent) to find a place as an apprentice. Among those who found it difficult (16 per cent) or very difficult (9 per cent) to find a place, there is a relatively large number of women being trained as dressmakers.

A majority of the sample apprentices (67 per cent) selected the trade because they had always wanted to do this sort of work, while others indicated as their main reason good prospects (12 per cent) or the fact that they had relatives or friends in the trade (10 per cent). Reasons for selecting a particular master included the fact that he or she was a relative or family friend (40 per cent), his or her professional reputation (33 per cent), or personal qualities (10 per cent). Most of the apprentices were indeed directly related (24 per cent) or otherwise previously acquainted (47 per cent) with the master, which suggests an important (but not exclusive) role of kinship in sustaining the apprenticeship system.

Table 15: Criteria in Selecting Apprentices According to Apprentices and Entrepreneurs

Selection	According to Apprentice (n=121)	According to Entrepreneur (n=250)
Aptitude	47%	38%
Honesty	33%	31%
Education Level	7%	12%
Family Links	2%	5%
Money Offered	4%	2%
Other	6%	8%

Apprentices and entrepreneurs in their separate interviews expressed remarkably similar views on what represents the most important factor for a master to choose an apprentice (Table 15). Aptitude, often tested in a trial period, is clearly the most important consideration. Entry requirements are not usually phrased in terms of education but increasingly masters consider education level as an indication of aptitude. Honesty, another important selction criterion, is likely to be vouched for by family links.

Conditions

Apprenticeship in Lomé is almost always subject to a written contract between a master and a parent of the apprentice, signed in the presence of witnesses. The contract, although it may be in accordance with recent legislation on apprenticeship and with standards set by an association of which the master is a member, is negotiated over a span of time which may include a trial period for the apprentice. The nature and outcome of these negotiations are largely influenced by the relationship (family, village, ethnic group, etc.) between the parties and by the willingness of masters in certain trades to take in additional apprentices. These contracts are taken seriously and disputes arising from them may end in arbitration or in courts of law.

The contract stipulates conditions such as the duration of the apprenticeship and payments to be made; it mentions obligations on the part of the master and the apprentice, usually to the effect that the former will act as if a parent and that the latter will obey accordingly - which, it is said, leaves ample scope for an occasional beating. Once the contract is concluded and when it terminates as foreseen, there is cause for celebration with alcoholic drinks paid for by the side of the apprentice.

Apprenticeship takes three years for 37 per cent and four years for 32 per cent of sample apprentices. Those in garages, metal, and carpentry workshops tend to stay four years or somewhat less in the case of the most educated candidates; more than two out of three apprentices in dressmaking, leatherwork and radio repair stay three years; and all involved in hairdressing stay two years, presumably because it is so decided by the hairdressers association. Entrepreneurs argue that they fix the duration of apprenticeship mainly in accordance with recent legislation (29 per cent) or the aptitude for the work of individual apprentices (28 per cent); factors are also said to include what other masters do (9 per cent) and the age of the apprentice (9 per cent).

Working weeks of apprentices (and entrepreneurs) are long, typically six days of eight hours each. At the time of the survey, at the end of November, only 9 per cent of the apprentices worked less than 45 hours per week; 30 per cent worked 54 hours or more, including 9 per cent who said they worked more than 60 hours per week. Averages ranged from 44 hours per week for dressmakers to 57 hours per week for hairdressers. It should be noted that certain periods of the year such as those preceding religious holidays are much busier than other periods. During slack periods, working hours, or at least hours spent working as opposed to waiting for customers, are decidedly less. With a few exceptions, such as a fair number of tailors and their apprentices who are absent early in the new year, vacations for apprentices (and their masters) are unheard of; apprentices are likely to obtain permission, however, to respect family obligations such as funerals and marriages, even if it involves travelling out of town.

Two out of three carpentry and metalwork apprentices and almost all of the others in the sample paid to be an apprentice. It is difficult to know by asking those concerned exactly how much money is involved since ceilings have been fixed in recent legislation. According to both entrepreneurs and apprentices who replied to this question, FCFA 20,000 (around US$75) seems to be an average for payments in cash but payments in kind and entry and exit presents (such as bottles of liquor) may easily double the amount.

Apprentices do not normally receive wages for the work they do; however, pocket money at the masters' discretion is the rule rather than the exception; the frequency and the amount of their allowance tend to increase as the apprentice becomes more productive. It is worth noting that two out of three apprentices agreed that among the reasons for being an apprentice was that in this way you earned a little while you learned. A fair number of apprentices (between 20 and 25 per cent) further received free lodging and meals from their master; masons, metalworkers and carpenters, in that order, seem to be far more generous in this respect than hairdressers and dressmakers or car - and radio/TV repairmen. In any event, almost all apprentices relied for subsistence also on other sources of income, notably on their family (66 per cent) and clients of the enterprise with whom they are allowed (or not allowed) to deal directly (31 per cent).

The Learning Process

Informal sector enterprises are small or very small. In almost all cases it is, according to our respondents, the master rather than anyone else who tells apprentices what to do (88 per cent) and it is the master from whom they learn the most (84 per cent). However, in workshops with several apprentices, longer serving ones tend to "take care" of newcomers. Almost half of the sample apprentices said they had taught something to others in their enterprise, usually technical skills to other apprentices; and half of the sample entrepreneurs said they had learned how to train others during their apprenticeship.

How apprentices learn depends on the master, on the apprentice and to some extent on the activity. It is not uncommon to find that masters follow a plan, even if unwritten. There are indeed cases where learning is highly structured, modularised that is, but "fixed-time" rather than "competency-based". In other cases learning is merely the outcome of trial and error or simply of being there. Most apprenticeships are somewhere in between. They start with an introduction phase in which the novice is "taught to behave" and made to do menial jobs such as cleaning the workshop or running errands. The next phase consists of getting to know all the tools of the trade and, as appropriate, the materials, the ingredients, the spare parts. Meanwhile, the apprentice is expected to observe and discover without asking too many questions what the work is all about: all involved agree that observation is the key to learning. The master will occasionally demonstrate a particular operation or "correct" an apprentice whose trials end in error. There is rarely any reading or note-taking involved in being an apprentice. Gradually the apprentice is introduced to more complex tasks and given increased responsibility such as supervising other apprentices,

dealing directly with customers, and, from time to time, looking after the enterprise in the absence of the master.

The Results of Learning

There is little doubt in the mind of respondents that apprentices learn a great deal: technical skills, being in business and growing up, all at once. Entrepreneurs being asked where in addition to technical know-how they acquired certain generic skills, regularly cite their apprenticeship, notably in the case of knowing how to negotiate with customers or suppliers, costing a product and using new materials. Many of them find their apprenticeship their most useful learning experience and almost all would like their child to be an apprentice.

Almost all of the sample apprentices (94 per cent) stated that they had already learned how to use the tools and equipment of their trade. Two out of three said that they had learned from their master critical skills such as detecting what is wrong with cars or TVs brought in for repair, selecting and cutting wood or cloth, or deciding what products to use in hairdressing. Most of the sample apprentices were involved in taking orders from customers and in sales, without supervision. Almost all of them believed that they could direct the enterprise in the absence of the master and said that in fact they were doing this from time to time. This may or may not be so but it shows confidence and an apparent satisfaction with the training received.

Although half of the sample apprentices considered that full-time apprenticeship was the best way to learn their trade, many (78 per cent) were interested in access to further training particularly if organised during working hours; not all were equally sure however that their master would agree to this.

Asked what they would like to do most upon completing their apprenticeship, a large majority (70 per cent) stated that they wanted to set up their own enterprise; others wanted to find wage employment (16 per cent) or go for more training somewhere else (10 per cent).

Towards the end of the period foreseen, most apprentices are expected to pass a test. In some trades, notably carpentry, masonry and metalwork, the apprentice is invited to produce a "masterpiece". In other cases, notably hairdressing and dressmaking, exams are administered by the trade association. A test is somewhat less common in car engine or radio/TV repair. Apprentices regain their freedom during a celebration in which a certificate, sometimes with a framed picture of master, apprentice and masterpiece, is presented. The certificate or other evidence showing that an apprentice has obtained "le free" as it is called in Lomé, is quite essential for anyone who wants to establish an informal sector enterprise in an apprenticeable trade. Without it, aspiring entrepreneurs are likely to encounter harassment, or worse, from others in the trade who would argue unfair

competition by unqualified individuals or cite the danger of bodily harm to the public (car-repairmen, hairdressers!). While it is almost impossible for non-apprentices, even bona fide ex-apprentices face a variety of obstacles in trying to set up their own enterprise including finding an appropriate location and the necessary starting capital. Rarely, however, are they discouraged or prevented from starting a business by others in the trade even if the market is saturated. A code applies: "he or she is now one of us".

CHAPTER IV: CONCLUSIONS

The data in this paper result from a survey on education and training for work in micro-enterprises in Lomé, the capital of Togo. It has been attempted to trace and explain the careers of micro-entrepreneurs in selected trades and to investigate their role as trainers of apprentices.

The survey, neither intended nor designed to uncover the informal sector per se, has nonetheless provided useful insights and evidence of the circumstances in which enterprises commonly considered part of the informal sector, operate.

The Informal Sector

Lomé's informal sector is vibrant and hard to miss; literally tens of thousands of micro-enterprises spill over from often crowded premises onto major avenues and back streets alike. These enterprises serve a number of useful purposes at once: they produce a wide range of basic goods and services; they provide employment and income to more than two-thirds of the city's labour force; and they represent a major training ground. In spite of major impediments, this truly private sector has been able year after year to expand without much evidence of income loss.

A conclusion which stands out from the survey data is that informal sector enterprises differ from one another in many respects. Heterogeneity among and within trades should be a major consideration in any judgement or intervention. It is worth noting, for example, that not all trades are as easy to enter; that micro-entrepreneurs are not necessarily illiterate or earning incomes below the official minimum wage; that some fairly sophisticated machines are being used; that there are workshops producing for export; and that many entrepreneurs are organised in trade associations.

An important characteristic of Lomé's informal sector is durability. It is evident from the survey that people come to the sector to stay there. They follow different career paths but they tend to stick to their trade. Very few entrepreneurs make it over the 10-worker

threshold and hopes of early, large-scale "graduation" of enterprises to the formal sector are unrealistic if only in view of the massive investments that would be required.

The fact that many enterprises are recent establishments does not necessarily indicate "high mortality"; it may also point at rapid expansion or concern trades such as dressmaking which many women practice intermittently. That being said, low shares of starters in other trades such as masonry point at recession and structural changes in the informal economy.

It should be a major concern of governments in countries such as Togo to safeguard the informal sector's absorptive capacity. The challenge consists of ensuring that average output per worker and hence income is maintained or improved in spite of the fact that ever increasing numbers take part in production. This calls for improving the sector's enabling environment and for strategies aimed at increasing productivity, the diversification of products and markets, and additional linkages with the rural and formal sectors. Good quality basic education and appropriate, opportunity-led training should be seen as a major instrument in implementing such strategies.

Education and Training

Until recently a large majority of micro-entrepreneurs had had no education or had been unable to complete primary school. This situation is now rapidly changing. Younger entrepreneurs and their apprentices, irrespective of sex and trade, are increasingly educated, many of them at the secondary level. This confirms progress in school enrollments as well as the fact that educated youth, finding it more difficult to get jobs in the modern sector, compete for training opportunities in the informal sector.

The education level of entrepreneurs, itself influenced by their sex, year of birth and family background, explains to a larger or lesser extent their choice of trade, their use of technology, their relative performance, their interest in further training and their trainability.

Although educated labour-market entrants have more options, they tend to compete with one another within a narrow range of supposedly attractive trades, leaving the "less attractive" trades to the not-so-educated. This may mean paradoxically, that productivity and income do not reflect average levels of education. Within trades, however, entrepreneurs who have been to school longer are more likely to be successful than others: they tend to produce more and to be more productive.

There is relatively little evidence of formal vocational education and training among sample entrepreneurs. Those who did have access to such training may not have found it useful enough as is borne out by the fact that several entered into apprenticeship thereafter.

The data nonetheless suggest that having been enrolled in formal training impacts favourably on enterprise performance.

It may indeed be feasible to reorient the programmes of formal institutions so that they open up and reach out to the informal sector in general and to apprentices and their masters in particular. The institutions will not be effective, however, unless they are: (i) informed about the needs and circumstances of this new clientele; (ii) willing to go "down-market"; and (iii) flexible enough to respond to needs and opportunities as they arise. Although training requirements should be assessed on a case by case basis, formal institutions might be expected to provide a modicum of theoretical back-up and generic skills such as bookkeeping or repairing machines which, as the survey shows, are considered important by many but acquired by few. If formal institutions are unable or unwilling to do this in a sufficient manner, other, non-governmental organisations should be encouraged to intervene.

Careers and Skill Acquisition

Most entrepreneurs decide on their trade after leaving the school system; their choice is largely a function of sex and education level reached and is further influenced by family background, vocation and prospects.

Entrepreneurs follow a variety of paths towards self-employment; distinct steps in their careers, their sequence and their duration, depend on inter-related factors such as age, sex, education level, activity choice and access to starting capital. In any event, it is most unusual that young people start an enterprise immediately after leaving the school system. Most entrepreneurs have passed through two or three intermediary steps such as apprenticeship, wage-employment or periods of activity outside the labour force. They acquire know-how, skills and attitudes "along the road" but particularly, it appears, as apprentices.

Apprenticeship

Survey results illustrate clearly the major importance of apprenticeship as practiced by Lomé artisans. Their apprenticeship, however traditional, is a dynamic system capable of adaptation and growth and is thus a cornerstone of informal sector development. Given the circumstances, the system is relevant, effective and efficient, unlike more "up-to-date", exogenous training models.

Lomé's apprenticeship system is utterly relevant. It contributes directly, at low cost and with effect, to solving a major employment problem facing the country. It takes care of large numbers of young people who have no alternative but to turn to the informal sector for a living and it prepares them for employment, in many instances self-employment, in a range of useful trades. Without it, the informal sector's capacity to absorb increasing

numbers of labour market entrants at current levels of productivity and income would be in serious jeopardy.

Apprenticeship is common in almost all artisanal trades and repair services; a large majority of workers in these trades, other than the micro-entrepreneurs themselves, are apprentices. It is estimated that some 25,000 young men and women, beyond the age of children, are being trained this way in Lomé; they represent around 15 per cent of the city's labour force. Formal, government-sponsored vocational training institutions reach only a small fraction of their number.

Although virtually untouched by Government, traditional apprenticeship is not per se informal. The system is largely self-regulating. Basic parameters are considered a matter of custom; conditions may vary by trade and are more or less negotiable; they feature in written contracts between masters and parents who pay for the training and vouch for the correct behaviour of their child; there are accepted procedures including arbitration in the case of disputes. While the system continues to rely to some extent on kinship, a majority of Lomé apprentices today is unrelated to their master.

Certain associations of artisans have seized the issue and are involved in setting training standards, supervising tests and trying to harmonise conditions of apprenticeship. They have not been able so far, it appears, to impact on the quality of training or to control stocks and flows of apprentices.

Apprenticeship is undoubted effective in that it achieves what it is meant to achieve at a remarkably high rate of "customer satisfaction". There is drop-out, around 25 per cent with variations by trade, and certainly not all who complete their training will be self-employed, but the system works: almost all artisans who have created their own enterprise have been apprentices and their numbers are growing. These entrepreneurs point frequently at their apprenticeship as their most useful learning experience. Moreover, apprentices who were interviewed confirmed that they had already learned a range of useful things. And finally, parents in large numbers continue to take their children to master artisans and pay for their training: the system is self-financing.

Finally, traditional apprenticeship is not perfect. While it is unfair to call it a closed system which perpetuates backwardness, it does transfer essentially simple skills and it does not always do so very well. There is often scope for improving training contents and methodology. Aided as appropriate, traditional apprenticeship might be instrumental in improving productivity, product quality and the safety of producer and consumer; and it might help implement diversification strategies which are essential in tapping new markets.

To intervene or not is a serious question. There should indeed be good reasons for trying to mend a system that works reasonably well; and the least to ask for is that measures envisaged are wanted or voluntary, affordable and likely to achieve a purpose which is clear

to all concerned. Restrictive legislation such as in respect of apprenticeship (see page 8) *or measures to the same effect adopted by trade associations,* are likely to be counter-productive. The challenge is to intervene, if at all, in a constructive manner so that both apprentices and their masters benefit, directly, e.g. by offering them advice or supplementary training, or indirectly, by improving their "enabling environment".

Women

Roughly half of all employed in Lomé's informal sector are women entrepreneurs and their female helpers or apprentices. The survey confirms, unambiguously, that some trades are in what may be called the "male domain" whereas others are squarely in the "female domain"; in only very few cases men and women are active in the same trade. Women are in the first place in commerce; but they are also involved in artisanal trades such as covered in the survey: dressmaking, hairdressing, restaurants, fish processing and soapmaking. In some of these trades, notably dressmaking and hairdressing, apprenticeship is as common as in most of the "male trades"; in others, where skills are considered less of an issue, women tend to rely on unpaid family helpers instead, or work alone.

Women as a group are less educated than men because they do not go to school in equal numbers; once they go to school, however, they are likely to do as well as or better than men. Upon leaving school women have fewer employment options than men because there are fewer trades in the female domain. Hence there is "overcrowding" and pressure on income in a few trades considered suitable for relatively educated women, notably hairdressing and dressmaking. The average female dressmaker in Lomé is not only better educated than the average male carpenter or mason but also compared to the average male tailor.

In other words, sex is more important as a determinant of activity choice than education. An across-the-board increase in education levels over the past 25 years has not made much difference in terms of women taking up "non-conventional" occupations.

Women in Lomé have fewer training options than men; there are fewer apprenticeable trades in the female domain and male entrepreneurs hardly ever accept female apprentices. While it is possible to develop alternative arrangements for the training of women in what are traditionally viewed as male trades, it is not evident that significant numbers of women would come forward and, if they were to, ever practice the skills they would acquire. Training is no doubt essential, but it is certainly not enough; a whole range of other, "demand side" conditions must be met for women to be able to compete with men on an equal footing.

Training for women working in the informal sector is likely to be particularly effective therefore, if it concerns relatively new trades and new products, or skills which contribute to raising productivity and income in the trades in which women have traditionally been active.

There is enough to learn, e.g. for women who make soap or process fish, even if conventional training institutions have never given the matter much thought. They might benefit from technical advice or from suggestions concerning the pricing of their product or its marketing; they might want to know about stock control or waste disposal. Such training should as much as possible be "tailor made" i.e. relate to what these women do for a living and take account of their constraints.

Research and Information Needs

Systematic monitoring and evaluation are needed to appreciate from an overall employment perspective the relevance and dimensions of traditional apprenticeship, to recognise its strengths and weaknesses and to ascertain to what extent alternative arrangements would yield better results. Studies tracing graduates of formal training institutions and traditional apprentices or, in reverse, the careers of entrepreneurs already established, are useful instruments for this purpose.

Specific interventions, if any are indicated, should be based on specific surveys of the needs and circumstances of those to be affected; their suggestions should be invited at an early stage and taken seriously.

A number of issues remain unclear and call for further research. They include, for example, the scope and limitations of private-for-profit and other non-governmental institutions in training for work in the informal sector; the information needs of micro-entrepreneurs; the precise costs and benefits of traditional apprenticeship; and the relationship between performance of the enterprise and the incomes of those who work there.

ANNEXES

SURVEY METHODOLOGY AND ORGANISATION OF WORK

Introduction

The study of skill acquisition in micro-enterprises in Lomé was part of a larger effort jointly undertaken by the World Bank, the ILO and the Development Centre of the OECD. The aim was to collect pertinent data for several sub-Saharan African countries using as much as possible the same methodology and procedures.

It was decided in a number of towns to conduct structural interviews with 50 entrepreneurs each in at least ten activities, selected because they were common and diverse, practiced by men and women, requiring certain technical skills and allowing for the application of technology at different levels. As apprenticeship was considered a major issue a smaller number of apprentices was also to be interviewed to obtain complementary information.

It was decided to undertake establishment- rather than household surveys, mainly because an exceedingly large sample of households would be required to arrive at significant numbers of micro-entrepreneurs involved in trades representing distinct processes of skill acquisition. The Lomé survey was conducted in November/December 1989 and covered 562 entrepreneurs and 128 of their apprentices as follows:

Number of Entrepreneurs and Apprentices in the Lomé Sample, by Activity, by Sex

Activity	Entrepreneurs			Apprentices		
	M	F	T	M	F	T
Masons	56	0	56	11	0	11
Leatherwork	35	0	35	7	0	7
Metalwork	53	0	53	18	0	18
Carpenters	55	0	55	15	0	15
Car Mechanics	50	0	50	23	0	23
Radio/TV Repair	49	0	49	17	0	17
Dressmaking	10	59	69	5	18	23
Hairdressing	1	58	59	0	12	12
Soapmaking	2	35	37	0	0	0
Restaurants	0	54	54	0	1	1
Fish Smoking	0	45	45	0	1	1
TOTAL	311	251	562	96	32	128

Sampling

As census data or comparable information on industrial or other enterpises in Lomé were not available except in the case of garages, area sampling was used to arrive at representative sub-samples.

On a map, Lomé was divided into nine parts in each of which a smaller area was defined based mainly on suggestions in "cameo" studies. In each of these areas, one third of the blocks were chosen at random, enterprises involved in the selected trades were counted for every block, and interviewers were instructed to visit every n^{th} entrepreneur. This worked out well for trades which were practiced throughout the city: dressmakers, leatherworkers, carpenters, metalworkers, radio/TV repair, restaurants and hairdressers.

For other activities exceptions were made. As the DERP had just completed a census of garages a random sample was drawn from their list of 576 enterprises. Fishsmokers are concentrated near the port and hardly in other parts of town; most of the interviews were therefore conducted in one area. In order to capture masons it was necessary to identify their current work sites which were often on the outskirts of the city. Finally, in the case of soapmaking which is a somewhat hidden activity, practiced by relatively few entrepreneurs, a "snowball method" had to be adopted by which those interviewed provided names of colleagues.

For practical reasons, the sample apprentices were selected from within enterprises covered by the main questionnaire. Depending on the trade, interviewers were instructed to ask permission from every second, third or fourth master at the end of the interview to pose some additional questions to one of his/her apprentices. There proved to be hardly any reluctance on the part of either masters or apprentices and only four apprenticeship interviews had to be ignored because masters had interfered, trying to answer on behalf of their apprentice.

Organisation of Work

The work in Togo was largely undertaken by or under the auspices of the Directorate of Studies, Research and Planning (DERP) of the Ministry of Technical Education and Vocational Training. The DERP organised and supervised the field work; processed the raw data, "cleaned" them and tabulated results using DBASE III and SPSS; and prepared detailed reports on results and on methodology which were discussed at a National Seminar (Kpalimé, 26-30 November, 1990) in the presence of representatives of ministries, other agencies concerned and associations of artisans.

Before doing any interviews, "cameo" studies were undertaken by a team of national consultants for each of the activities selected so as to know "what everybody already knew" about the activity, to help in drawing the best possible sample and as a tool in training interviewers. The authors of the "cameos" were also asked, later, to comment on preliminary results for each activity in order to spot and as necessary, double-check apparent anomalies and to guide the DERP in its analysis.

A team of three external consultants provided methodological support and ensured quality control at all stages. Members of the team prepared a background paper on macro-economic policies, training and the informal sector in Togo; they took part in the sampling exercise, in the training of interviewers and in several interviews as well as in the processing of data, a preliminary analysis of results and the National Seminar in Kpalimé. Further details on staffing and the division of labour are in Annex 3.

ACTIVITY REPORTS AND STATISTICS

The Lomé survey covered eleven trades selected to include a range of common yet diverse activities carried out by men and women, requiring a certain amount of technical skill and allowing for the application of technology at different levels. Area sampling was used so that respondents would be representative of their trade. In this annex, results are summarised on a trade by trade basis and key statistics are presented to permit inter-trade comparison.

Masons

The 56 masons in the sample are housebuilders, men who go out alone or with others whom they recruit when there is work to be done; they lay foundations and build walls and other parts of structures using stone, concrete or equivalent. They do not usually involve themselves in plumbing, woodwork, painting, electrical and other "secondary" construction activities.

Their technology is rudimentary: trowel, board, level, plumb-line, shovel, bucket or wheelbarrow are almost indispensable; other hand tools are optional. Masons in Lomé don't use electricity or machines but 30 per cent in our sample said they used a pocket calculator.

Masons are somewhat older than other artisans, only 14 per cent in the sample are under 27 and almost one in three is 40 years or over. They are the least educated of men in the sample. Almost 40 per cent never went to school and another 43 per cent didn't finish primary school - 89 per cent would have liked to go further in school.

Masons do not have a fixed location; they move from one site to the next, that is, if there is work. Because there is not always enough work (60 per cent consider a lack of clients as their main problem) a significant proportion of masons (37 per cent) are also involved in unrelated secondary activities, notably in agriculture.

Almost all masons (91 per cent) have an agricultural family background; many of them came to Lomé for education or training (48 per cent) or in search of work (23 per cent).

Virtually all masons have learned their trade as an apprentice. Fewer than half (41 per cent) have apprentices themselves; another 25 per cent have had apprentices at some stage in the past.

It appears that being a mason has become less attractive over the years; only 6 per cent of them started less than 3 years ago. The average age of the enterprise (12.7 years) is twice that of the average for the whole sample. Only 30 percent wants their child to be a mason. Seventy-five per cent want further training related to their trade and 45 per cent would like unrelated training.

Leatherworkers

The 35 leatherworkers in the sample, all men, produce (and repair) leather (or "skai") products, mainly shoes. The technology they use is rather basic, but several of them use electrical equipment (29 per cent) or machines (34 per cent) mainly to cut or stitch leather or to polish the final product. They are relatively young: over half of them are under 26. Most leatherworkers in the sample started their enterprise less than three years ago. They are, on average, better educated than masons or carpenters, but certainly less than those who repair cars or radios and TV's. Three out of four were raised in an agricultural environment. Only 12 per cent were born in Lomé; most of the others (69 per cent) came to town for their education or their apprenticeship. In fact, all but one in the sample have been apprentices and more than half thought that their apprenticeship represented their most useful learning experience. In spite of the fact that many leatherworkers are young and recent starters, 43 per cent already employ apprentices. The trade seems to be doing comparatively well as leatherworkers complain not as often as other artisans about a lack of clients. The closure of the BATA factory may be part of the explanation.

Metalworkers

The survey covered 53 metalworkers, all men. Most of them are tinkers who cut and assemble metal products; a few arc welders are also included. Half the sample used electricity for purposes other than lighting. Not included in the sample are those who are primarily involved in melting metal (blacksmiths) or in repairing car bodies (panel beaters). Metalworkers appear to be older than the average informal sector artisan; almost half of the sample were 40 years or over. Their level of education is somewhat above that of leatherworkers; 15 per cent never went to any school and 47 per cent didn't finish primary school. Compared to men in other activities, a fair number of metalworkers (38 per cent) are born in Lomé; 72 per cent have an agricultural family background. Of those not born in Lomé, 79 per cent came for education or training! As in the case of other artisans, practically all metalworkers have been apprentices and many (64 per cent) now have apprentices themselves. More than half (57 per cent) have been wage workers as well.

Metalworkers complain more than any other category in the sample about a lack of clients; this explains that one in five is involved in secondary activities.

Carpenters

There were 55 carpenters in the sample, all male. They transform, usually with handtools only, wood and related material into wooden furniture, doors and windowframes, coffins, etc. Sculptors and musical instrument makers are not included. Lomé carpenters are not particularly old or young, their age distribution is even. They are less educated than other male artisans, masons excepted: 26 per cent never went to school and 46 per cent did not complete primary. A fair number however (15 per cent) have had a few years of vocational training, either in a governmental, a church-related or a private training center. Almost all have been apprentices (89 per cent) and 64 per cent - which is more than for any other trade - have been wage workers as well. More than half of the sample carpenters (56 per cent) had apprentices; 29 per cent had never had apprentices because they were recent starters.

It appears that business is relatively good. Only one in 55 is involved in secondary activities. Carpenters complain somewhat less than other entrepreneurs about a down-turn in sales and more than in other trades they want their child to be a carpenter too.

As in the case of other artisans a large majority (69 per cent) has an agricultural family background. Those not born in Lomé (71 per cent) migrated in about equal numbers for education or training and to find work.

Car Mechanics

A recent census of garages in Lomé* identified 612 enterprises with 6,070 people working there in one capacity or another.

Most of the garages (56 per cent) specialise by make. Many (40 per cent) are collective endeavours with independent partners, representing different occupations, sharing a location, facilities and clients. Almost all of those working in the garages were men; there were 11 women apprentices, 6 of them with painters.

The 50 mechanics in our sample, i.e. people who repair car engines, were drawn at random from the census list. They were all men; their average age was 33 with 10 per cent

* Undertaken in 1989 by the Direction des Etudes, de la Recherche et de la Prospective of Togo's Ministry of Technical Education and Vocational Training (METFP); unpublished.

under 27 and 16 per cent 40 years or over. Car mechanics are relatively educated. Only 10 per cent never attended school and one in three went beyond the primary level. Ten per cent learned about mechanics in a training institution but, with all the others, they were apprentices as well. In addition, many have been journeymen for a while (44 per cent).

Employment in 612 Lomé Garages by Occupation and Status

Occupation	Owners/ Partners	Wage-Workers	Apprentices	Others	Total
Mechanics	557	133	2,642	129	3,461
Panel beaters	379	51	788	58	1,276
Electricians	236	6	342	16	600
Painters	191	11	394	20	616
Upholstery	35	1	37	1	74
Radiator repair	25	--	14	4	43
TOTAL	1,423	202	4,217	228	6,070

Three out of four master mechanics were born outside Lomé, often in an agricultural family; almost all of them - and more so than in the case of any other activity - came to town for education or training purposes, including their apprenticeship.

As is confirmed in the table above, apprentices are a significant element of the workforce in garages. A large majority of garage owners/partners and almost all the car mechanics among them have one or more apprentices. In fact, they are more likely than entrepreneurs in any other trade to have apprentices and to have more of them. In our sample the average is 4.4 per master, the maximum 15 in three of the 50 enterprises.

The major problem of car mechanics is not so much a lack of clients (30 per cent nonetheless mention it), as clients who fail to collect their vehicle or pay their bill; 56 per cent in the sample cited doubtful clients. The census data bring out that there are abandoned cars in 76 per cent of all garages, with more than four of such cars in 26 per cent of the enterprises.

Radio and TV Repair

The 49 entrepreneurs in the sample who repair radios, TV's and related electronic equipment (not: refrigerators, air conditioners, ventilators) were all men, most of them

young and educated. Their average age was 30 but almost 40 per cent was under 27 and only three of them were over 40. They are undoubtedly the best educated among artisans: all have gone to school although 10 per cent didn't complete primary. Almost 60 per cent went to secondary school and quite a few (14 per cent) made it to the Lycée; 16 per cent were in a training institution for two or three years. They are unlikely to have been family helpers or unemployed for any length of time. All have been apprentices, in most cases for three or four years. One in three has also been working for wages. Only 16 per cent were born in Lomé; most of the others (73 per cent) came to the capital for education or training.

Most of the enterprises are recent establishments but many (59 per cent) already employ apprentices. Problems of the sub-sector include a lack of clients (in 38 per cent of the enterprises this was the main problem, which is below average) and clients who don't collect what they brought for repair (in 31 per cent of the enterprises, which is above average). Another serious problem concerns technological changes which make it more complicated or practically impossible to repair up-to-date radios or TV's.

Dressmakers

The 69 dressmakers in the sample make women's clothing for sale. These clothes, mainly dresses, may be simple or elaborate, traditional or "european" in outlook. Usually they are made to measure for customers who bring their own material ("pagne") but ready-to-wear items are also produced.

While it might be assumed that sewing machines are the standard technology of dressmakers, half of those interviewed only used the simplest of hand tools: pins and needles, scissors and measuring tape. Only 13 per cent used electrical equipment and 36 per cent used other machines. A majority made use of catalogues, presumably to get ideas and advise customers. All respondents operated from fixed premises.

Dressmakers tend to be women but here is one activity in which it is not uncommon for men to be involved as well; in our sample 85 per cent were women and 15 per cent men. Tailors of men's clothes are more likely to be men so that surveys covering the occupation as a whole should find about equal numbers of men and women.

Compared to other entrepreneurs in the sample, women dressmakers are younger, more educated, more likely to have been born in Lomé and better organised. Relatively few of them have been wage-workers before being self-employed but all have learned the trade as apprentices. Many (77 per cent) have apprentices themselves, usually less than five but in a few cases more than ten.

There are several thousands of dressmakers and tailors in Lomé Their occupation is by far the most popular economic activity after commerce, or so it appears from a walk

around the various neighbourhoods of the city. It is also evident from successive efforts at counting artisans, including our own sampling procedure.

The omnipresence of tailors and dressmakers naturally raises the issue of saturation. Average monthly sales of FCFA 37,500 are lower than estimates for any of the other activities in the sample. In fact, half of all the dressmakers sell for less than FCFA 25,000 and 26 per cent for less than FCFA 10,000 per month. It may be true that most of that money represents income - customers usually bring their own material - but the latter figure is below the poverty line represented by the official minimum wage in the formal sector (SMIG).

The fact that there are many recent establishments and many young entrepreneurs suggests at the same time to considerable interest in the trade and short average life spans of enterprises. This can be explained in terms of an interest among young women to operate their own business until they get married and involved in household work.

Without suggesting that the trade is booming, a clear interest exists in learning how to make dresses. Dressmaking is considered a respectable trade and investment in learning it is likely to pay even if the apprentice will not establish her own enterprise or only practice on a part-time basis to supplement household income from another source. Apprenticeship in dressmaking is commonly seen as a final touch to a girl's education. It also represents extra revenue for many tailors who would seem to need the income badly.

Hairdressers

Women's hairdressing is another popular activity among young and relatively educated women. All but one respondent in our sample of 59 were women. Half of them were under 27 years old and only two were over 37. Most enterprises are, consequently, recent establishments; almost 30 per cent is less than two years old. They are usually in a fixed location (85 per cent). More than half of all hairdressers (58 per cent) use electricity for purposes other than lighting. Hairdressers were better educated, on average, than any other category of working women or men, except men who repair radios and TV's. Although 12 per cent never went to school and another 29 per cent failed to finish primary, 41 per cent went beyond primary including 9 per cent who went beyond junior secondary. More than any other group in the sample, hairdressers are likely to have been born in Lomé (46 per cent) in a family of artisans or traders (56 per cent); relatively few (25 per cent) come from a farming family. Two out of three women hairdressers have been apprentices, usually for two or three years. Hairdressers do not usually employ workers other than apprentices; almost half of those in the sample had apprentices, all female; however the dropout rate of apprentices is significantly higher than in other trades (48 per cent).

A lot of hairdressers (69 per cent) complain about a lack of clients and three out of four find that their sales curve is down.

Soapmakers

Soapmakers are almost all women of a certain age. Only two out of a sample of 37 were men; only five were under 30 years old and almost 60 per cent were 40 years and over. They are not particularly educated but more so than women who smoke fish or operate restaurants: 49 per cent never went to school and 22 per cent didn't finish primary school. One in three was born in Lomé in a family of wage workers rather than artisans or traders. Those who moved to Lomé usually did so to accompany their husbands or parents rather than in search of work.

Making soap at home used to be a rural activity but these days it is also done in towns and particularly in Lomé. The activity consists of mixing and treating ingredients so as to obtain a reaction which results in soap of one sort or another. The technology consists of a recipe and simple utensils; making soap is essentially an outdoors cooking job but all in the sample have a fixed location.

Judging from the number of recent establishments, one may conclude that the soapmaking business is doing well. Turnover is high and although many (88 per cent) say that last year was even better, very few (17 per cent) complain about a lack of clients; 31 per cent consider acess to credit, presumably to finance ingredients, as a major problem.

Relatively many entrepreneurs (30 per cent) report being involved in secondary activities. It is quite likely that soapmaking itself is the secondary activity as it is typically done a few times per week and to complement the income of women with other sources of revenue.

Apprenticeship is not common but it is not excluded either that soapmakers offer relatively short, intensive courses of 2-6 months for those who want to share their secrets, that is, for a price.

Restaurants

Entrepreneurs in this category prepare and sell meals for consumption "on the premises". There were 54 of them in our sample, all women and all operating in open structures, usually (85 per cent) with a fixed location. Their average age is 37 and relatively few (9 per cent) are under 27 years old. They are typically uneducated: 65 per cent never went to school and a further 20 per cent didn't finish primary. Relatively few are interested in any further training whether related or unrelated to their current activity. One third of the women reported to have been an apprentice. This seems unlikely as apprenticeship is not common in restaurants or in the case of making soap or smoking fish. The explanation is that most of the women concerned had been apprenticed to tailors. Women who run

restaurants seem more often than women in other activities to have been unpaid family helpers notably in restaurants (24 per cent), in farming (22 per cent) or in commerce (15 per cent).

Although only 22 per cent were born in Lomé, more than half (57 per cent) were raised in an urban environment. Most of them came to Lomé with their parents or their husbands (44 per cent) or to find work (26 per cent).

Relatively few (40 per cent) would like to see their children run a restaurant; a comparable number, possibly the same respondents complain about a lack of clients.

Fishsmokers

The 45 fishsmokers in the sample, women only, have had little education. Only three of them (7 per cent) had finished primary school and none went any further; three quarters never went to school at all. Half of the women are 40 years old or over; their average age is 39. The average age of their enterprise is also high: 76 per cent of the establishments are at least five years old, the average being 10 years.

The fishsmokers, one or two excepted, have not been apprentices nor do they usually have apprentices. A fair number (38 per cent) has learned the trade as an unpaid family worker and 42 per cent are currently assisted by family helpers, all female.

Relatively few (22 per cent) were born in Lomé but half of all in the sample were raised in a family of artisans or traders. Half of the total again, i.e. more than in any other category, came to town to find work; the rest came with parents or husbands. It is perhaps worth noting that almost 30 per cent of these women are not Togolese citizens.

Relatively few fishsmokers (30 per cent) complain about a lack of clients. More than others in the sample they complain about obtaining credit as a problem (35 per cent); it is not clear from the response whether they would need the money to buy additional equipment (ovens) or, as working capital, to buy additional fish. Fishsmokers more often than others in the sample find that business is doing better or about the same as before (32 per cent), a clear majority (63 per cent) of them report nonetheless that sales are down compared to last year.

SELECTED STATISTICS, BY ACTIVITY AND FOR ALL ENTREPRENEURS IN THE SAMPLE

Column Number	Description
1.	*Number of sample entrepreneurs*
2.	*Percentage of women entrepreneurs*
3.	*Average age of entrepreneurs in years*
4.	*Percentage of entrepreneurs under age 27*
5.	*Percentage of entrepreneurs over age 39*
6.	*Percentage of entrepreneurs without education*
7.	*Percentage of entrepreneurs who have not completed primary school*
8.	*Percentage of entrepreneurs who have completed primary school*
9.	*Percentage of entrepreneurs who have been to secondary school*
10.	*Average number of years in school*
11.	*Percentage of entrepreneurs who have had formal vocational education or training*
12.	*Percentage of entrepreneurs who want further training related to their current activity*
13.	*Percentage of entrepreneurs brought up in a family of farmers*
14.	*Percentage of entrepreneurs brought up in a family of artisans*
15.	*Percentage of entrepreneurs brought up in a family of wage-workers*
16.	*Percentage of entrepreneurs born in Lomé*
17.	*Percentage of entrepreneurs who came to Lomé for education or training*
18.	*Percentage of entrepreneurs who came to Lomé for work*
19.	*Percentage of enterprises with a fixed location*
20.	*Percentage of enterprises less than two years old*
21.	*Percentage of enterprises less than five years old*
22.	*Average age of enterprises in years*
23.	*Percentage of entrepreneurs involved in secondary activities*
24.	*Percentage of entrepreneurs using electricity for purposes other than lighting*
25.	*Percentage of entrepreneurs using machines (non-electric)*
26.	*Percentage of entrepreneurs without any other workers*
27.	*Percentage of entrepreneurs with more than ten workers*
28.	*Average number of apprentices per enterprise*

29. *Average number of wage-workers per enterprise*
30. *Average number of unpaid helpers per enterprise*
31. *Average number of all workers per enterprise*
32. *Percentage of enterprises whose main problem is a lack of clients*
33. *Percentage of enterprises whose main problem is unreliable clients*
34. *Percentage of enterprises whose main problem is access to credit*
35. *Percentage of entrepreneurs who are members of a trade association*
36. *Average number of years entrepreneurs have been in school*
37. *Average number of years entrepreneurs have been in vocational education/training*
38. *Average number of years entrepreneurs have been an unpaid helper*
39. *Average number of years entrepreneurs have been an apprentice*
40. *Average number of years entrepreneurs have been a wage-worker*
41. *Average number of years entrepreneurs have been unemployed/outside the labour force*
42. *Percentage of entrepreneurs who have been in school*
43. *Percentage of entrepreneurs who have been in vocational education/training*
44. *Percentage of entrepreneurs who have been an unpaid helper*
45. *Percentage of entrepreneurs who have been an apprentice*
46. *Percentage of entrepreneurs who have been a wage-worker*
47. *Percentage of entrepreneurs who have been unemployed/outside the labour force*
48. *Monthly sales per enterprise (median) '000 FCFA*
49. *Monthly sales per worker (median) '000 FCFA*
50. *Percentage of enterprises whose business is better or the same as last year*
51. *Percentage of entrepreneurs who have apprentices now*
52. *Percentage of entrepreneurs who have had apprentices in the past*
53. *Percentage of entrepreneurs who have never had apprentices*
54. *Percentage of apprentices who left the enterprise before the end of their apprenticeship*
55. *Percentage of entrepreneurs who would like their child to be in their trade*
56. *Percentage of entrepreneurs who would like their child to be an apprentice irrespective of the trade*
57. *Percentage of entrepreneurs who find using a calculator important*
58. *Percentage of entrepreneurs able to use a calculator*
59. *Percentage of entrepreneurs who find writing skills important*
60. *Percentage of entrepreneurs able to write*
61. *Percentage of entrepreneurs who find negotiating with suppliers/customers important*
62. *Percentage of entrepreneurs who know how to negotiate*
63. *Percentage of entrepreneurs who find training skills important*
64. *Percentage of entrepreneurs who know how to train*
65. *Percentage of entrepreneurs who find obtaining/managing credit important*
66. *Percentage of entrepreneurs who know how to obtain/manage credit*

67. *Percentage of entrepreneurs who find presentation/marketing of products important*
68. *Percentage of entrepreneurs who know how to present/market products*
69. *Percentage of entrepreneurs who find developing new products important*
70. *Percentage of entrepreneurs who know how to develop new products*
71. *Percentage of entrepreneurs who find book-keeping important*
72. *Percentage of entrepreneurs who know how to do book-keeping*
73. *Percentage of entrepreneurs who find costing the product important*
74. *Percentage of entrepreneurs who know how to cost the product*
75. *Percentage of entrepreneurs who find using new machines important*
76. *Percentage of entrepreneurs who know how to use new machines*
77. *Percentage of entrepreneurs who find using new materials important*
78. *Percentage of entrepreneurs who know how to use new materials*
79. *Percentage of entrepreneurs who find repairing machines important*
80. *Percentage of entrepreneurs who know how to repair machines*

	Number in Sample	% Women Entrep.	Age of Entrepreneur			Education Level (Years in School)				Average Years	Has Had VET	Wants Related Trg
			Average	% <27	% >39	% 0 Yrs	% 3 Yrs	% 6 Yrs	% 9+ Yrs			
Column Number	1	2	3	4	5	6	7	8	9	10	11	12
Masons	56	0	36	14	32	39	43	9	9	2.6	4	75
Leatherwork	35	0	28	57	14	17	40	29	14	4.3	0	63
Metalwork	53	0	39	21	45	15	47	15	23	4.5	6	55
Carpenters	55	0	37	24	36	26	46	9	20	3.7	15	47
Car Repair	50	0	33	10	16	10	30	26	34	5.6	12	60
Radio/TV Repair	49	0	30	39	10	0	10	16	73	8.3	16	82
Dressmakers	69	85	30	39	14	28	23	15	35	4.7	6	65
Hairdressers	59	98	27	49	2	12	29	19	41	5.9	8	56
Soapmakers	37	95	42	3	59	49	22	14	16	2.9	5	49
Restaurants	54	100	37	9	37	65	20	6	9	1.8	7	24
Fishsmokers	45	100	39	11	51	76	18	7	0	0.9	2	45
ALL IN SAMPLE	562	45	34	25	28	30	30	14	26	4.2	8	57

	Family Origins			Born in Lome	Came to Lome for		Fixed Location	Age Enterprise			Secondary Activities
	Agric.	Art/Trader	Wage-work		Educ.	Work		<2 Yrs	<5 Yrs	Av. Years	
Column Number	13	14	15	16	17	18	19	20	21	22	23
Masons	91	7	2	29	48	23	4	2	13	13	37
Leatherwork	74	15	12	12	61	21	87	28	72	4	9
Metalwork	72	23	6	38	49	9	98	20	60	6	21
Carpenters	69	24	7	29	33	31	91	17	65	5	4
Car Repair	62	24	12	24	68	6	100	16	73	5	8
Radio/TV Repair	65	29	6	16	61	18	100	26	68	3	12
Dressmakers	30	42	28	42	25	7	100	29	75	4	7
Hairdressers	25	56	17	46	17	10	85	29	69	4	8
Soapmakers	65	8	27	32	-	16	100	21	74	4	30
Restaurants	48	35	17	22	7	26	85	23	54	8	9
Fishsmokers	44	51	2	22	2	51	93	5	26	10	4
ALL IN SAMPLE	57	30	13	30	33	19	85	19	58	6	13

	Technology Use		Employment		Average Number Employed per Enterprise				Major Problem			Member of Association
	Electr.	Machines	None	>10	APPRS	WAGE-W	HELPS	ALL	Lack Clie.	Bad Clie.	Credit	
Column Number	24	25	26	27	28	29	30	31	32	33	34	35
Masons	-	-	13	18	1.0	3.8	0.2	4.9	61	29	-	11
Leatherwork	37	34	46	0	1.3	-	0.3	1.6	38	9	12	31
Metalwork	49	19	26	4	2.2	0.2	0.3	2.7	70	8	8	28
Carpenters	22	20	24	9	3.1	0.5	0.6	4.3	52	6	17	28
Car Repair	10	8	2	8	4.4	0.4	0.2	5.0	30	56	-	58
Radio/TV Repair	98	10	29	0	1.8	0.1	0.2	2.1	38	31	-	51
Dressmakers	22	36	20	10	4.2	0.1	0.2	4.5	61	[illegible]	3	81
Hairdressers	58	-	46	2	1.6	0.1	0.2	1.9	69	3	7	58
Soapmakers	3	3	27	0	0.9	0.5	1.7	3.1	17	8	31	34
Restaurants	2	-	33	0	-	1.3	0.6	1.9	41	4	8	35
Fishsmokers	2	-	47	2	0.1	0.7	1.1	1.9	30	-	35	67
ALL IN SAMPLE	28	12	28	5	2.0	0.8	0.4	3.2	48	15	9	45

	Careers of Entrepreneurs: Average Years						Careers of Entrepreneurs: % Has Been:					
	School	VET	Helper	Appr.	Wage-W	"Other"	School	VET	Helper	Appr.	Wage-W	"Other"
Column Number	36	37	38	39	40	41	42	43	44	45	46	47
Masons	2.6	0.1	3.1	4.4	3.1	2.2	61	4	48	96	48	29
Leatherwork	4.3	-	2.3	3.5	1.6	2.3	83	-	37	97	31	49
Metalwork	4.5	0.1	4.9	4.4	5.6	0.8	85	6	62	94	57	23
Carpenters	3.7	0.5	4.2	4.9	6.4	1.6	74	15	54	89	64	33
Car Repair	5.6	0.1	3.2	5.1	2.1	0.7	90	12	54	100	44	30
Radio/TV Repair	8.3	0.4	0.5	3.6	1.8	0.9	100	16	18	96	33	41
Dressmakers	4.7	0.2	3.5	5.9	0.4	3.7	72	6	48	99	13	57
Hairdressers	5.9	0.3	2.3	2.6	0.4	2.3	88	8	41	66	12	42
Soapmakers	2.9	0.1	4.1	1.5	0.4	2.6	51	5	35	65	13	30
Restaurants	1.8	0.3	8.6	1.0	0.7	4.4	35	7	78	35	7	37
Fishsmokers	0.9	0.1	8.4	0.2	0.5	4.0	24	2	69	9	4	31
ALL IN SAMPLE	4.2	0.2	4.1	3.2	2.1	2.3	70	8	50	78	30	37

	Enterprise Performance			Training Apprentices				Wants Child to Be:	
	Med. Sales	Med. PROD	Same/Bet.	Has Now	Has Had	Never Had	Drop-out	In Trade	Appren.
Column Number	48	49	50	51	52	53	54	55	56
Masons	120	25	27	41	25	34	23	38	89
Leatherwork	60	26	21	43	9	48	24	68	91
Metalwork	44	17	12	64	11	25	26	81	91
Carpenters	160	56	35	56	15	29	14	84	95
Car Repair	38	7	16	90	6	4	19	74	90
Radio/TV Repair	48	15	25	59	4	37	35	46	86
Dressmakers	28	5	18	77	3	20	20	54	83
Hairdressers	28	9	19	42	7	51	48	52	79
Soapmakers	136	48	12	22	19	59	3	82	86
Restaurants	125	50	21	2	2	96	-	40	79
Fishsmokers	200	119	33	4	0	96	-	68	93
ALL IN SAMPLE	70	24	22	47	9	44	22	59	85

	Calculator		Writing		Negotiating		Training		Credit		Marketing	
	Important	Acquired	Important	Acquired	Important	Acquired	Important	Acquired	Important	Acquired	Important	Acquired
Column Number	57	58	59	60	61	62	63	64	65	66	67	68
Masons	68	61	98	64	100	98	96	96	82	44	79	56
Leatherwork	37	53	91	80	83	97	74	83	74	47	77	69
Metalwork	59	59	93	85	91	83	87	80	76	42	83	62
Carpenters	55	55	98	84	86	96	84	92	75	49	78	72
Car Repair	58	70	98	86	100	98	80	82	70	37	70	64
Radio/TV Repair	45	89	100	96	96	96	84	88	71	46	80	73
Dressmakers	30	43	94	78	90	93	81	87	42	34	81	78
Hairdressers	20	53	66	78	76	83	64	77	37	43	71	73
Soapmakers	24	32	41	38	19	78	24	100	70	90	14	56
Restaurants	19	8	41	33	82	90	22	50	59	40	26	41
Fishsmokers	2	5	38	24	80	93	13	20	67	47	20	24
ALL IN SAMPLE	38	49	79	68	84	92	67	82	64	45	64	65

	New Products		Book-Keeping		Costing		New Machines		New Materials		Repair Machines	
	Important	Acquired	Important	Acquired	Important	Acquired	Important	Acquired	Important	Acquired	Important	Acquired
Column Number	69	70	71	72	73	74	75	76	77	78	79	80
Masons	86	92	73	26	96	94	84	74	89	100	61	17
Leatherwork	86	90	31	33	94	97	77	72	77	69	60	26
Metalwork	74	84	49	33	83	96	72	57	72	69	59	29
Carpenters	75	84	64	35	91	96	78	60	76	73	60	30
Car Repair	70	78	64	36	90	98	90	71	92	87	94	96
Radio/TV Repair	57	58	47	31	80	93	78	65	61	63	76	67
Dressmakers	87	92	36	17	87	95	80	52	74	59	78	38
Hairdressers	64	82	24	24	51	79	39	39	48	55	32	14
Soapmakers	22	89	19	31	97	100	16	50	14	60	0	0
Restaurants	24	43	22	33	89	100	6	10	7	18	2	2
Fishsmokers	4	6	4	10	84	97	33	0	33	0	29	0
ALL IN SAMPLE	61	78	41	28	85	95	61	56	60	67	52	37

RESEARCH TEAM AND RESPONSIBILITIES

The Togolese team consisted of staff of the Directorate of Studies, Research and Planning (DERP) of the Ministry of Technical Education and Vocational Training (METFP), as well as 13 interviewers, all secondary school graduates, and a team of local consultants from the University of Bénin who wrote a series of "cameo" studies on selected trades.

DERP

Mr A.Y. Rambert-Hounou	*Technical Adviser to the Minister, Project Director*
Mr K. Eguida	*Task Manager and responsible for data processing*
Mr D. Sibabi	*Fieldwork Superviser*
Mr Kudayah	*Fieldwork Superviser*
Mr Kuadjovi	*Fieldwork Superviser*

University of Bénin

Mr M.T. Agbodan	*Dean of the Faculty of Economics and Management, Co-ordination of the local consultants, cameos on masons and apprentices*
Mrs A. Apedo-Amah	*Cameos on hairdressing and fishsmoking*
Mr E. Assignon	*Cameos on car engines and radio/TV repair*
Mr K. Dougna	*Cameos on metalwork and carpentry*
Mr H.A. Kinvi	*Cameos on leatherwork and soapmaking*
Mrs N.A. Seddoh	*Cameos on dressmaking and restaurants*

The international team members and their responsibilities were as follows:

Mr Fred Fluitman	*(Training Department, ILO, Geneva) assumed overall responsibility for the Lomé study and took part at all stages, including the fieldwork; he is the main author of the present report*
Mr Xavier Oudin	*(ORSTOM, Paris) was responsible for the supervision of fieldwork and data processing; he was also responsible for the statistical analysis*
Mr Harold Lubell	*(Consultant, Paris) undertook a background study entitled "Macro-economic Policies, Training and the Informal Sector in Togo"*

In addition: Mr Erik Demol occasionally provided crucial advice on data processing and analysis; and Ms Carol Simpson was responsible for secretarial support in Geneva and for the desk-top publishing of the present report.

The core team responsible for the design of the larger study covering several countries, and for the synthesis of results, consists, in alphabetical order, of: Stace Birks (Consultant), Fred Fluitman (ILO), Bernard Salomé (World Bank), Clive Sinclair (Consultant) and David Turnham (OECD Development Centre).

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